# **Bronx County Dental News**



A PUBLICATION OF THE BRONX COUNTY DENTAL SOCIETY

### Navigating Today's Workforce Challenge

Looking for short-term solutions to stem the tide of a vexing problem. By Betsy Bray, R.D.H., B.S.

#### IF YOU ARE HAVING DIFFICULTY

staffing your dental office, you are not alone. Workforce challenges, namely, recruiting, hiring and retaining qualified and competent employees, are nearing crisis level in all areas of healthcare. The pandemic only exacerbated staffing disruptions and obstacles.

How will we build a sustainable future for dentistry? Understanding the current employment landscape will help us navigate the future. In the U.S. today, unemployment is at its lowest rate (3.4%) since 1964.1 According to labor trending, the percentage of full-time employees (ages 16 to 64) who worked year-round dipped from 52.9% to 50.5% between 2019 and 2021.2 At the same time, the **Unites States Census reports** that the number of people working from home has tripled in the last three years. These variables equate to fewer viable candidates to add to the dental workforce.

While we work to identify longterm solutions by evaluating education, licensing obstacles and industry disruptors, dentists need short-term solutions today.

When it comes to staff recruitment and retention, the game has gotten harder to play. We must learn how to discern both the priorities of candidates and our own challenges for adapting to healthcare's changing landscape.

Once upon a time, offering another dollar an hour than the practice down the road seemed to do the trick. Attracting and retaining candidates in today's

market requires asking the right questions and listening to what motivates and satisfies them. According to the ADA Dental Workforce Shortages Report, 3.75% of hygienists surveyed (5,122) voluntarily left the workforce in 2021.<sup>3</sup> While we know roughly five percent left due to COVID safety concerns,<sup>4</sup> a staggering 42.9% of those surveyed reported their reason for leaving the field was workplace culture.

Although many complex variables exist in care delivery today,



NYSDA and BCDS welcome new residents to the Bronx. More photos on page 16

the environment in which we work is something we can control. You may be asking, how do I know if I have a positive workplace culture? And what steps can I take to nurture one? According to industry experts, it comes down to four key factors: praise, a sense of challenge, the opportunity to grow and economic reward.5 Creating an atmosphere that focuses on these key areas can reduce stress and lead to staffing stability. "The most misunderstood concept when hiring and retaining team members is that the formula will flip if the first three (praise, challenge, opportunity for growth) are not in balance" Majors (2022).

With no end to staffing shortages in the near future, it is important to work smarter, not harder. There are numerous technology products on the market to assist dentists to increase office efficiencies. These include online scheduling options, automated payment systems, incorporating teledentistry, and employment matching and credentialing.

Perhaps consider moving to a cloud-based practice management system. The latest software systems can streamline patient recordkeeping, insurance processing and help keep your files organized and accessible.

To learn more, I asked Dr. Chris Salerno, chief dental officer at Tend, his thoughts on the challenges of developing and maintaining the dental workforce today.

BB: From your perspective, what are the top industry disruptors changing dentistry today?

CS: The top industry disruptor, in my opinion, is the data revealing current supply and demand. Research from the ADA Health Policy Institute predicts that the supply of dentists will increase through 2040, while demand for our services is not increasing at the same rate. 6 The second disruptor is dental practices' profit margin squeeze, that is, rising costs that have been met with flat or even decreasing third-party payer reimbursements. The third disruptor is the workforce. While some hygienists and dental assistants left the profession during COVID-19, we are starting to see data supporting the hypothesis that many of those who remain are shifting to part-time work, which further burdens staffing.

BB: What are candidates requesting in interviews seeking employment?

CS: I am routinely asked about the culture of the practice and about continuing education. People want to work in a warm, equitable environment with a team that inspires them to be better. And they want clear opportunities to improve their skill sets through CE and mentorship.

BB: What is your advice to small practices competing with DSOs for staff?

CS: There are DSOs and small

private practices whose strategy to compete with staff is purely financial (signing bonuses, hourly wages, etc.). It can be difficult for small private practices to compete with this approach. My advice to independent practices is two-fold.

First, determine if your practice is truly offering a fair wage. The current workforce challenge has led to a market correction on wages. In some cases, this was long overdue. While your strategy for attracting team members shouldn't be purely financial, you should take the steps to ensure that your offered compensation is fair, affordable and competitive.

Second, compete on your employer value proposition. Why should someone work for you rather than for someone else? What is unique about your practice? Your answers to that question should be clearly stated in your job posts and communicated in your interviews. Examples of nonfinancial incentives include office culture, continuing education and career growth opportunities, to name a few.

BB: In your experience, have licensing rules and regulations been an obstacle for recruiting associates?

CS: Yes, unfortunately. The licensing process is unnecessarily complex. The less egregious examples involve additional approvals and notarized paperwork that add time and (continued on page 27)

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# The NYSDA Peer Review Program

Courtesy Of MLMIC Insurance Company By Barry Sporer, D.M.D.

#### What is NYSDA Peer Review?

The New York State Dental Association (NYSDA) offers to its Membership and their patients a binding arbitration program, known as Peer Review, that results in the conclusive resolution of dentist-patient disputes.

Peer Review is administered locally by NYSDA's 13 component dental societies, with oversight by the NYSDA Council on Peer Review and Quality Assurance, and participation is an obligation of NYSDA membership.

Participation in Peer Review precludes litigating the same issue in court, though its results are fully enforceable in court, if necessary. The financial amount in controversy is limited to the amount of the fees paid to the dentist for the treatment in question and/or the amount of fees owed to the dentist for the treatment in question.

#### Why Is Peer Review Effective?

Although some dentists may look at Peer Review as someone looking over their shoulder and second-guessing their decisions, it is a valuable membership benefit. It is an efficient method of resolving disputes between patient and dentists. By having an agreement signed by both parties, it avoids lawsuits and limits damages to the cost of the original treatment. Therefore, even if the Peer Review Committee should find in favor of the patient, the dentist benefits by having the damages limited. If the Peer Review Committee finds in favor of the dentist, that generally leads to the end of the complaint.

#### How Does NYSDA Peer Review Work?

Peer Review will hear cases of any dollar value but

will not hear a case between a dentist and a patient where there is no money at all in controversy. Peer Review adheres to a statute of limitations for cases of 21/2 years from the last date of the treatment about which the patient is complaining and will not hear cases that fall outside that statute of limitations.

As opposed to litigating in court, the process is relatively quick and simple. The long-term average of cases shows an approximate 50 percent split among patients and dentists prevailing in a full Peer Review hearing, though many cases are settled through mediation, and the parties are always free to settle the case on their own outside of Peer Review.

A patient may initiate a Peer Review arbitration by filing a complaint against a dentist with the local component dental society where the dentist treated the patient and signing the formal arbitration contract known as the Agreement to Submit to Peer Review.

The dentist then responds to the complaint and also signs the Agreement to Submit to Peer Review. The amount of fees in controversy paid to the dentist are placed in escrow by the dentist, and the amount of fees in controversy owed by the patient are placed in escrow by the patient.

Once the escrow monies are collected, Peer Review commences with an initial mediation process conducted by the local component dental society. The Chair of the local component dental society Peer Review Committee serves as the non-voting administrative Chair for the hearing panel. If mediation is successful, the Peer Review proceeding is closed with a formal mediation decision letter that is binding on the dentist and the patient. If agreement cannot be reached during mediation, the case is sent to a hearing panel of three dentists.

The three-member Peer Review hearing panel considers the evidence presented, which includes patient records and other materials, and also conducts its own clinical examination of the patient. The hearing panel then issues a written

decision to the parties and orders distribution of the escrow funds in accordance with the decision letter.

#### **Appeals**

The patient and the dentist each have 30 days in which to appeal the decision of the hearing panel to the NYSDA Council on Peer Review and Quality Assurance. The only bases for an appeal are either a significant procedural error that deprived a party of due process or new material evidence being presented that was not available and not capable of having been presented at the original hearing. Both grounds for an appeal are narrow and relatively rare, and no appeal is granted just because a party disagrees with the decision of the Peer Review hearing panel.

If an appeal is granted, the case is sent back for another round of mediation, and if mediation is not successful, a hearing is held before a new, different three-member Peer Review hearing panel.

# Duties of the NYSDA Council on Peer Review and Quality Assurance

The duties of the NYSDA Council on Peer Review and Quality Assurance in overseeing the Peer Review arbitration program are as follows:

- 1. To develop recommendations to the NYSDA House of Delegates for policies relating to Peer Review as NYSDA's quality assurance mechanism.
- 2. To develop a Peer Review Manual for the use of component society Peer Review Committees and component staff.
- 3. To develop an educational and training program for the members of component society Peer Review Committees and component staff.
- 4. To provide technical assistance to component society Peer Review Committees.
- 5. To promote Peer Review to NYSDA members and the public.

- 6. To coordinate the activities of component society Peer Review Committees.
- 7. To oversee the maintenance of statistical information regarding NYSDA Peer Review activity.
- 8. To consider appeals of decisions of component society Peer Review Committees in accordance with criteria set forth in the Peer Review Manual.

## The Types of Cases Addressed by Peer Review

Peer Review cases can cover any topic in general or specialty dentistry where the complaint alleges that the proper standard of dental care for the treatment under review was not met by the dentist. Cases involving dental specialists are heard by three-member hearing panels primarily drawn from the specialty involved.

The three most common types of cases heard involve:

- · poor crown and bridge work;
- · failed implants; and
- ill-fitting and/or painful prosthodontic appliances.

#### Peer Review in Action for 50 Years

Having stood the test of time for close to 50 years now, both patients and dentists find NYSDA's Peer Review to be a convenient and effective alternative dispute resolution mechanism that keeps cases out of litigation and often away from the New York State Office of Professional Discipline (OPD) — although, unlike with litigation, Peer Review does not prohibit OPD from taking action. However, Peer Review is confidential and does not maintain evidentiary records capable of being subpoenaed, and no Peer Review records are ever shared with OPD.

Should you have any questions regarding NYSDA's Peer Review program, call Patricia Marcucia at (518) 465-0044, ext. 242, or email <a href="mailto:pmarcucia@nysdental.org">pmarcucia@nysdental.org</a>.





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### Who Knew Seinfeld and Dentistry

#### I MUST ADMIT, I AM OBSESSED WITH THE 90'S TV

series "Seinfeld". It's a combination of great writing, an amazing cast and the similarities I see to my own life as a slightly neurotic New York Jew. It is compounded by Jerry Seinfeld's apparent obsession with dentistry. The 1993 Dental Health Advisor poster featuring Jerry Seinfeld graced the walls of my waiting room for far too long. Then Jerry gave us the memorable character, Dr. Tim Whatley, portrayed by Byan Cranston( of Breaking Bad). There are 5 episodes featuring his dentist, Dr. Whately. For those that share my obsession, and I know you are out there, here is a brief summary of those 5 episodes.

In "The Mom and Pop Store", George and Jerry are invited to a party at Tim Whatley's house. George takes a pencil to the party because he thinks there will be a lot of dentists there and he wants to ask if they can compare the teeth marks on the pencil he found in the "Jon Voight" car to bite marks Jon Voight left on Kramer's arm, to see if Voight really was the previous car owner.

JERRY
SEINFELD
It's easy for TV's favorite funnyman to wax poetic about flowing: He has a reputation in Hollywood for his meticulous health habits: ('He flows so much there are grooves in his thumb,' a colleague once said.)
More of Seinfeld's dental flows-oph;
"Brushing and flossing: They're the Fred Astaire and Cinger Rogers of dental lygiene."

Brushing and flossing: They're the fred Astaire and Cinger Rogers of dental lygiene."

Took Manage of the second of

1993 Seinfeld Dental Health Advisor Poster

In "The Label Maker" Tim was labeled as a re-gifter. Tim gives a label maker to Jerry as a gift because Jerry gave him Super Bowl tickets, but Elaine realizes it's the same label maker Elaine had given Tim as a gift for not charging her for dental work.

In "The Jimmy", Tim irks Jerry by having Penthouse magazines in his waiting room and by possibly "violating" him while he was under nitrous during a dental procedure. Tim memorably took a hit of the nitrous oxide before putting the mask on Jerry. In this episode, Kramer, having just come from the dentist with a numb mouth-is mistaken for someone with a mental development disorder and is invited to a benefit given by Mel Torme.

In "The Yada Yada", Tim converts to Judaism, and Jerry confesses to Tim's Catholic priest his belief that Tim has done this solely to make jokes (which offends him, not as a Jew, but as a comedian). Working on his Yiddish, Tim asks his assistant for a "Schtickle of Fluoride". Tim takes extreme exception to a joke Jerry tells the priest; as a result, he deliberately prolongs an uncomfortable procedure on Jerry. This is the episode where Kramer coins the term, anti-dentite.

In "The Strike", Tim gave out Christmas gifts that were actually donations made in their name to a charity. This leads George to conjure up a fake charity called "The Human Fund", and he gives out fake Christmas gifts.

I will leave you with a few lines I have quoted way too many times:

Jerry: So you won't believe what happened with Whately today. It got back to him that I made this little dentist joke, and he got all offended! Those people can be so touchy.

Kramer: "Those people"? Listen to yourself!

Jerry: What?

Kramer: You think that dentists are so different

from me and you? They came to this country just like everybody else in search of a dream!

Jerry: Whatley's from Jersey!

Kramer: And now he's a full-fledged American!

Jerry: Kramer, he's just a dentist.

Kramer: And you're an anti-dentite!

Jerry: I am not an anti-dentite!

Kramer: You're a rabid anti-dentite! Oh, it starts with a few jokes and some slurs; "Hey, Denty!" Next thing you know you'll be saying "They should have their own schools!"

Jerry: They "do" have their own schools!

Kramer: (pointing at Jerry) Yeah! ■



Dr. Whatley tests the Nitrous



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### **Alfest Insights**

These Ideas Could Help Lower Your Tax Bill: From SECURE 2.0 to Tax-Loss Harvesting

By Steven Novack, CPA, CFP®, MBA, Senior Financial Advisor, Altfest Personal Wealth Management

#### WHETHER YOU ARE FINALIZING THE DETAILS OF YOUR 2022 TAX RETURNS OR THINKING AHEAD TO

next year's tax season, it is a given that we all want to owe less. With that in mind, what are some excellent ways to "optimize" your tax status, as financial planners and tax accountants sometimes refer to the process of reducing a tax bill?

As a senior financial planner at Altfest Personal Wealth Management, I specialize in helping clients think about tax optimization. I'm a certified public accountant (CPA) and a certified financial planner (CFP®) who started my career in public accounting before serving as the finance director for trading desks at several international investment banks.

With tax season on everyone's mind in April, I'd like to share a few tax-advantaged moves you can make

that may lower what you owe in state and federal taxes. As a reminder, Altfest does not provide tax advice, and you should consult with your tax advisor about your specific circumstances.

## What the SECURE Act 2.0 Can Do for You

Several new tax savings opportunities emerged at the end of 2022 when the "SECURE 2.0" Act, part of a larger package of federal government spending, was enacted. It builds upon and expands many favorable retirements account provisions added by the SECURE Act of 2019.

Among the many benefits,

SECURE 2.0 offers for older taxpayers is the opportunity to delay required minimum distributions (RMDs) a while longer.

Effective this year, you can delay RMDs to the year you turn 73 (up from age 72 previously). This requirement will be pushed back to age 75, beginning in 2033. As before, you must take an RMD for the year you turn 73, but you can delay your first RMD until April 1 of the following year. If you defer, you must take two RMDs that year (one for the calendar year you turned 73 and the regular one for the calendar year you're turning 74).

This pushback for RMDs is likely to add time for people in their 60s and early 70s to make Roth conversions, which are taxed at that time, not upon withdrawal. Doing so can be positive for your future tax bills and for heirs, who can inherit the Roth IRA and, in most cases, take tax-free withdrawals from it over a 10 year period after the original holder's death.

Another plus from SECURE 2.0 is the immediate reduction of penalties for missing RMDs. They are now usually assessed at 25% of the amount owed in distributions, dropping from a prior hefty 50% penalty, with a potential further reduction to 10% under certain circumstances.

The Act does not offer a retroactive pause for RMDs, however. (continued on page 27)



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### **NYSDA Meeting**



Representing the Bronx at the NYSDA House of Delegates. From left to right: Richard Herman, Kirti Tewari, Jacqueline Samuels, Amarylis Jacobo, Don Safferstein and Stephen Harrison.



New Dentist Trustee Dr. Megan Cloidt at the NYSDA Foundation luncheon



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NYSDA and BCDS welcome new residents to the Bronx. Continued from page 1.











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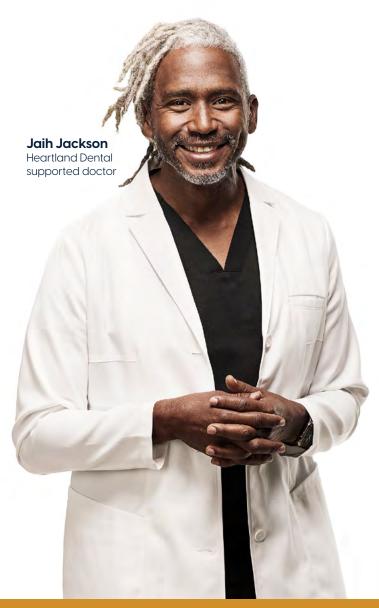
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#### Neil H. Goldman, Director of Recruiting, Dentists

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#### Neil H. Goldman, Director of Recruiting, Dentists

ngoldman@brookbeamdental.com

 $\underline{www.brook beam dental.com}$ 

Mobile: 914 953 7126

1153 Flatbush Road, Kingston, NY 12401

For all positions, please apply with resume

### GENERAL DENTIST OPPORTUNITY!! ALBANY, NY AREA (ALTAMONT)

\$30,000 Signing Bonus

Very Active Office!! High Income Opportunity, Low Living Expenses!!

ALBANY, NY area

Full Time - Extremely well-established office - FULL SCHEDULE immediately

No Medicaid patients

#### Overview

Our ALTAMONT, NY dental practice needs additional dentist for a General Dentist practice with excellent communication skills to join our professional clinical team. The ideal candidate for this position has worked with patients of all ages, is proficient in performing regular checkups, and complex dental procedures and is committed to the highest quality of patient care.

#### Compensation

\$30,000 SIGNING BONUS!!

VERY Competitive Guaranteed Salary vs HIGH % of production, Super benefits package including 100% company paid Health Insurance, 100% company paid malpractice insurance, 401K plan + match, CE allowance, 100% company paid lab fees, EQUITY OPPORTUNITY available (not required), 3 weeks paid vacation, complete clinical autonomy ...and more!

#### Qualifications

DDS or DMD degree, licensed in state in which practicing or have the ability to obtain licensure.

# GENERAL DENTIST OPPORTUNITY!! ALBANY, NY - SHAKER RD - FULL TIME - \$30,000 SIGNING BONUS

Very Active Office!! High Income Opportunity, Low Living Expenses!!

Full Time - Extremely well-established office - FULL SCHEDULE immediately

Completing Residents and Senior dentists encouraged to apply!!!

#### Overview

Our ALBANY, NY office needs an additional General Dentist with excellent communication skills to join our professional clinical team. The ideal candidate for this position has worked with patients of all ages, is proficient in performing regular checkups and complex dental procedures and is committed to the highest quality of patient care.

#### Compensation

\$30,000 Signing Bonus, Guaranteed Salary vs HIGH % of collection, AMAZING benefits package including 100% company paid Health Insurance, 100% company paid malpractice insurance, 401K plan + match, CE allowance, 100% company paid lab fees, EQUITY INTEREST available, at least 3 weeks paid vacation...and much more!

Average earnings - \$225K - \$400K

#### Qualifications

DDS or DMD degree, licensed in state in which practicing or have the ability to obtain licensure.

#### Neil H. Goldman, Director of Recruiting, Dentists

ngoldman@brookbeamdental.com

Mobile: 914 953 7126

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1153 Flatbush Road, Kingston, NY 12401

For all positions, please apply with resume

# GENERAL DENTIST OPPORTUNITY!! VERY ACTIVE OFFICE!! HIGH INCOME OPPORTUNITY, LOW LIVING EXPENSES!!

Full Time - Extremely well-established office - FULL SCHEDULE immediately

June Completing Residents and Senior dentists encouraged to apply!!!

#### Overview

Our Red Hook, NY office needs an additional General Dentist with excellent communication skills to join our professional clinical team. The ideal candidate for this position has worked with patients of all ages, is proficient in performing regular checkups and complex dental procedures and is committed to the highest quality of patient care.

#### Compensation

\$30,000 Signing Bonus, Guaranteed Salary vs HIGH % of collection, AMAZING benefits package including 100% company paid Health Insurance, 100% company paid malpractice insurance, 401K plan + match, CE allowance, 100% company paid lab fees, EQUITY INTEREST available, at least 3 weeks paid vacation...and more!

Average earnings - \$225K - \$400K

#### Qualifications

DDS or DMD degree, licensed in state in which practicing or have the ability to obtain licensure.

#### **GENERAL DENTIST OPPORTUNITY!!**

Very Active Office!! High Income Opportunity, Low Living Expenses!!

HYDE PARK, NY - Mid Hudson Valley

Full Time - Extremely well-established office - FULL SCHEDULE immediately

No Medicaid

#### Overview

The Brookbeam Dental office in HYDE PARK, NY is searching for a General Dentist with excellent communication skills to join our professional clinical team. The ideal candidate for this position has worked with patients of all ages, is proficient in performing regular checkups and complex dental procedures and is committed to the highest quality of patient care.

We're looking for dental professionals who are dedicated to serving their patients, collaborating with their team and peers, and building a successful practice!

#### Compensation

\$30,000 signing bonus, VERY Competitive Guaranteed Salary vs HIGH % of production, AMAZING benefits package including 100% company paid Health Insurance, 100% company paid malpractice insurance, 401K plan + match, CE allowance, 100% company paid lab fees, EQUITY OPPORTUNITY available, 3 weeks paid vacation... and much more!

#### Qualifications

DDS or DMD degree, licensed in NEW YORK STATE or have the ability to obtain licensure.

#### Classifieds

General Dentist with at least one year work experience or one year general dental residence completion wanted to work Monday and Tuesday in a dental office in Mount Vernon. It is a friendly, fast paced office in a professional building with parking. We do mostly dentures, fillings, examinations and cleanings etc. Very few extractions or RCTs. I would like to fill this position as soon as possible. Please call 516-317-1704

### Advertising in our newsletter

#### MEMBERS CAN NOW PURCHASE ADVERTISEMENT SPACE IN

the BCDS Newsletter. Our newsletter is a quarterly publication that is emailed to over 300 member dentists.

#### Rates:

- Quarter Page \$250
- · Half Page- \$500
- · Full Page- \$750

If you prepay for 4 consecutive issues there is a 25% discount. Classified ads will continue to be free to members in our newsletter and on our website

To place an ad or classified, contact Joy at bronxdental@optonline.net

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### See our website:

### www.bronxcountydentalsociety.org

#### THE SITE IS DESIGNED TO BE A RESOURCE FOR

member dentists as well as the public we serve. Take a few minutes to take a tour of the site. Some of the new features are:

- A Member Center full of resources for your practice. All information here is updated constantly by the ADA and NYSDA to keep you informed in real time.
- A Public Resource Center for the general public.
   The Find A Dentist feature enables patients to search for ADA member dentists by zip code and specialty.

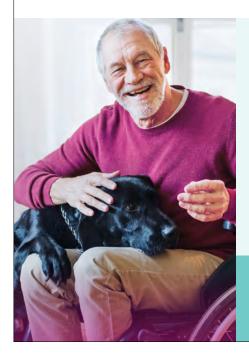
Please give us feedback. This is your site and we have the ability to adapt it to better serve our members.



## YOU CAN CHANGE A LIFE

If you are a dentist or a lab interested in providing charitable care to those in need—we want your help. From clearing up painful dental infections and helping others eat again—volunteering with Dental Lifeline Network's Donated Dental Services (DDS) program will make a life-changing difference.





For many adults, right here in our own community, dental care is not an option. Dental Lifeline Network is looking for dentists who can change this.

"Today I ask you to join me in donating your time for an important cause: Dental Lifeline Network (DLN), a strategic partner of the American Dental Association. The goal is to help our country's most vulnerable residents get much-needed dental treatment. These are our friends and neighbors who are elderly or disabled or medically fragile, and can neither afford treatment nor obtain public aid."



 GORDON J. CHRISTENSEN, DDS, MSD, PHD Board of Directors, Dental Lifeline Network Donated Dental Services Volunteer Dental Lifeline Network is a national nonprofit and strategic partner of the American Dental Association. More than 14,500 volunteer dentists and 3,300 laboratories participate in DLN's Donated Dental Services programs nationwide.

#### OUR MISSION

We help the country's most vulnerable residents get much-needed dental treatment. These are our friends and neighbors who are elderly or disabled or medically fragile, and can neither afford treatment nor obtain public aid.





WillYouSeeONE.org/volunteer





THE DENTAL LIFELINE NETWORK, A STRATEGIC partner of the American Dental Association, has been operating the Donated Dental Services (DDS) Program nationally since 1985. There are over 50 patients waiting for care currently in the Bronx. Only patients with disabilities, who are elderly or medically compromised and cannot afford care are accepted into the program. Please join the other dentists throughout the state who currently volunteer with DDS and help one patient. More dentists are needed, including specialists. Will you see one?

- Pre-screened patients are treated in your office.
- · You determine the treatment plan.
- · Coordinators work with specialists and the labs.
- You pay for lab expenses.
- Very little paperwork is required



### **CPR Training**

### Basic Life Support for Healthcare Providers

Current CPR Certification is a requirement for licensure. You must take an in-person class.

Tuesday, September 12, 2023 | 5:30pm

Maestro's Caterers 1703 Bronxdale Avenue, Bronx New York 10462

Buffet Dinner at 5:30pm (Kosher meals available upon advance request\*)
CPR Training at 6:30pm

BCDS Members - \$125

BCDS Members Staff - \$100

Non BCDS Members and their staff - \$150

This is a renewal class intended for those who have an American Heart Association certification card and wish to renew it. Bring your current card to the class. There will be a written test that can be completed online, after class, to receive your new certification card.

The class will start at 6:30 pm. It is a 2½ hour class so please arrive on time.

YOU MUST REGISTER IN ADVANCE FOR A SEAT IN THIS CLASS. EMAIL JOY PATANE AT BRONXDENTAL@OPTONLINE.NET OR CALL 718-733-0186

<sup>\*</sup>Kosher meal requests must be received one week prior to the course.

### Dr. Sidney B. Eisig

### Management of Medical Emergencies

Tuesday, November 14, 2023 | 6:00pm **Maestro's Caterers** 1703 Bronxdale Avenue, Bronx, New York 10462

# Buffet Dinner at 6pm (Kosher meals available upon advance request\*) Lecture at 7pm

\$35 for BCDS members | \$50 for non-members | Free for residents of Bronx Hospital programs

Following this seminar the participant will be able to:

- 1. Identify patients at risk for developing a medical emergency
- 2. Identify the signs and symptoms of common medical emergencies
- 3. Understand the pathophysiology of disease states
- 4. Understand and administer emergency care

#### Sidney B. Eisig, DDS, FACS

George Guttman Professor of Clinical Craniofacial Surgery at CUMC Chair, Section of Hospital Dentistry
Director, Division of Oral and Maxillofacial Surgery
Columbia University College of Dental Medicine

Chief, Hospital Dental Service New York Presbyterian/Columbia University Irving Medical Center Morgan Stanley Children's Hospital of New York Presbyterian



#### TO REGISTER FOR THIS DINNER LECTURE, EMAIL JOY PATANE AT BRONXDENTAL@OPTONLINE.NET

2CE Credits.

\*Kosher meal requests must be received one week prior to the course.

### Dr. Megan Cloidt, DDS, MPH

# Translating HPV and Oral Cancer Awareness, Counseling, and Vaccination into Clinical Practice

Tuesday, January 23, 2024 | 6:00pm

Maestro's Caterers 1703 Bronxdale Avenue, Bronx, New York 10462

Buffet Dinner at 6pm (Kosher meals available upon advance request\*)
Lecture at 7pm

\$35 for BCDS members | \$50 for non-members | Free for residents of Bronx Hospital programs

The link between human papillomavirus (HPV) and oropharyngeal cancer is making headlines at the national, state, and local level. This interactive seminar aims to inform dental providers about the most up-to-date research, policy, and clinical guidelines surrounding HPV and oropharyngeal cancer in order to translate this knowledge into practice in any dental setting. Participants will learn practical, implementable skills that they can put into practice immediately to help prevent HPV-related cancers.

#### Dr. Megan Cloidt, DDS, MPH

Dr. Cloidt is a graduate of Columbia University College of Dental Medicine (DDS) and Mailman School of Public Health (MPH). She also completed residencies in Advanced Education of General Dentistry (AEGD) at Columbia/New York-Presbyterian and Dental Public Health (DPH) at Jacobi Medical Center. Dr. Cloidt is pursuing a specialty in Dental Public Health and has research interests in HPV prevention, teledentistry, adolescent health, interprofessional education, and reducing oral health disparities. She enjoys a multifaceted career that includes research, teaching, program planning, and clinical practice.



#### TO REGISTER FOR THIS DINNER LECTURE, EMAIL JOY PATANE AT BRONXDENTAL@OPTONLINE.NET

2CE Credits.

\*Kosher meal requests must be received one week prior to the course.

(continued from page 2) to the process. These "soft barriers" are still concerning, as employers can lose out on potential employees who take a position where they are already licensed.

Most concerning are the harder barriers, such as when a state board refuses to admit a candidate simply because they did not take its preferred licensure exam. For example, a dentist who has been practicing without incident for several years but who was licensed on a mannequin exam would have to take a live-patient exam if they wish to practice in Arkansas, Georgia, Mississippi, New Mexico, North Carolina, South Carolina, Wisconsin, West Virginia or Wyoming. Why does our profession continue to raise these artificial barriers that limit portability?

#### **Critical Review**

While we work to address both short- and long-term solutions for workforce shortages, take a good look at your practice. Evaluate your platforms, current workflow and gauge employee satisfaction. Improve efficiencies by assessing your current systems and look for ways to streamline. Ultimately, these steps will make your practice healthier in the long run.

In the coming months, NYSDA plans to highlight workforce resources created by the ADA to guide its members. Look for topics such as managing the dental team, hiring and training, and promoting dental team professional careers in your

community. A partial list appears below.

- · ADA.org/DentalStaff
  Managing the Dental Team
  This page offers nine description
  cards with links that will take you
  to a variety of ADA resources,
  including articles, dental staff
  position descriptions, podcast
  episodes, ADA CE online courses
  and more.
- · ADA Career Center

Official online job board to recruit, connect dental professionals.

· ADA.org/Allied Career Flyers

Promoting Careers as a Dental Team Professional

This page includes downloadable PDF flyers that dentists and their staff can use to help promote awareness of dental team careers. Further down the page, you'll find a listing of many other sources of information for hiring, training and retaining dental staff. Click on any of the headers, under the section titled "Additional resources to hire and train your dental staff" and you'll see links to these additional resources.

HPI dental profession education trending

Allied professions research and trending

Please note: Resources marked "Member Exclusive" require a user ID and password to view the full content.

#### **REFERENCES**

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- 2. Department of Labor (n.d.). dol.org.
- Hatton R. The dental hygienist workforce by numbers. Beckers Dental +DSO Review 2022.
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- 5. Majors J. The 4 basic keys. 2022; July. dentaleconomics. com.
- 6. United States Census (n.d.). census.gov.

Betsy Bray, R.D.H., B.S., is director of health affairs, New York State Dental Association, Albany, NY. Queries about this article can be addressed to her at <a href="mailto:bbray@nysdental.org">bbray@nysdental.org</a>.

(continued from page 15) If you were required to start them in 2022 because you turned 72, you still must take your 2023 RMD this year. Also, remember that if you are a greater than 5% owner in your own business, even if you are still working, you need to take RMDs from retirement plans at 73.

Conversely, if you have had a Roth account within an employer plan, known as a Roth 401(k), the mandated RMDs (albeit tax-free) will be eliminated in 2024 under this new law. This change will avoid having to transfer assets from an employer's Roth account to a Roth IRA to avoid forced distributions.

Another bonus from the SECURE 2.0 legislation arises from more generous "catchup" contributions for older workers. Starting January 1, 2025, employed people aged 60 to 63 can contribute more than \$10,000 or 150% of the "standard" pretax catch-up (set at \$7,500 for 2023 for those 50 and older) to their employer plans above the typical annual contribution limit. This "Super Catch-Up" provision applies to 401(k), 403(b), and most governmental 457 plans. This should let workers aged 60 to 63 put in an additional 50% above the standard catch-up amount. Be aware that the \$10,000 Super Catch-Up baseline will receive a federally determined costof-living adjustment (COLA) for inflation starting in 2026, so in some years, the Super Catch-Up limit may even exceed 150%.

Another note: In 2024, the standard catch-up and Super Catch-Up monies must go into Roth accounts if a worker had wages greater than \$145,000 from that employer in the prior year. That annual salary benchmark also will get a COLA increase annually starting in 2025, in multiples of \$5,000.

IRAs currently have a \$1,000 catch-up contribution limit for people aged 50 and over. But under the new law, in 2024, that limit will also be indexed to inflation, rising in \$100 increments over time.

One last plus from the SECURE 2.0 Act is student loan payment matching. Next year, employers will be permitted to match student loan payments that an employee makes with contributions to the employee's workplace retirement account to ensure that younger workers with these loan payments do not short themselves in retirement savings.

Also, in 2024, more situations when withdrawals can be made without the 10% penalty before someone turns 59.5 will be allowed. These expanded allowances primarily cover minor, emergency withdrawals.

## Tax-Loss Harvesting Possibilities

Another idea I would like to share is "tax-loss harvesting" – or offsetting capital gains with capital losses – and I will give an example of a tax-efficient way of doing it.

Your investment statements usually show a stock ownership position, showing an overall gain or loss for the holding. What you need to look for or create in taxloss harvesting are temporary losses in specific stock-lot sales to garner a benefit at tax time.

For example, a client I worked with had a significant holding of Boeing stock. He was reluctant to sell any of it, but to achieve tax-loss harvesting benefits, I suggested he sell a small portion of his stake, then repurchase it after 31 days (about 1 month). He did and recorded a significant

loss on many shares sold. Say he sold 200 shares, realizing a total loss of \$29,000 from their original price. That amount of capital loss would provide a tax saving of approximately 25% on long-term capital gains, at least for New York City and state taxation combined. In other words, a 25% savings of about \$6,000 to \$7,000 would result from that trade.

However, to avoid a "wash sale," you could not repurchase the same stock for at least 30 days after recognizing the loss. In that waiting period, you could buy the same amount of similar stock, say, Airbus, in this Boeing shareholder's case, or you can hold off the original position for one month before repurchasing it.

#### Find out more

We are always eager to help you find the best ways to lower your tax bill. We realize that each client or potential client's situation is unique, so we encourage you to contact our firm with any financial planning questions. Altfest advisors are ready to evaluate your circumstances to suggest tax optimization strategies.

If you're not yet an Altfest client, please book some time for a <a href="Complimentary Consultation">Complimentary Consultation</a>. ■

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