Your Road Map to Success

Oklahoma Dental Association
(405) 848-8873 or (800) 876-8890
Fax: (405) 848-8875
information@okda.org
www.okda.org
Welcome! .................................................................................................3
Checklist for Starting Your Practice...........................................................4
Resources.................................................................................................5
ADA/ODA Benefits and Services...............................................................6
Top Ten Reasons to be a Member.............................................................9
Oklahoma Mission of Mercy (OkMOM) ..................................................10
Oklahoma Dental Foundation..................................................................11
Practices Types & Styles.........................................................................12
Demographic Questions..........................................................................14
Dental License and Practice Compliance................................................16
Business Information...............................................................................17
ODA Insurance Program..........................................................................18
Regulatory Agencies................................................................................20
Sources for New Employees..................................................................22
ODA Rewards Partners............................................................Back Cover

Welcome to Dentistry in Oklahoma!

As you enter the world of dentistry, you face decisions that can affect you for the rest of your life. You must decide whether you are going to continue your education, go into practice in some form, or enter the world of public service. Some people have been prepared for this decision since the day they entered dental school. Others, however, are looking at a full slate of opportunities. Perhaps you fall in the latter category.

The outlook for the dental profession is bright, so how are you going to position yourself to take advantage of it?

The purpose of this booklet is to help you examine all the appropriate options in selecting a type and style of dental practice that is right for you, and to guide you through some considerations to think about when making your decision. Are you interested in a solo practice, associateship, group practice, public health, or military? The options are many, but you can only select one.

This road map can help make either relocation or the transition from student to health professional a seamless process.

The first step to starting a successful dental practice is becoming an active part of organized dentistry. The American Dental Association, Oklahoma Dental Association, and your local Component work together to create a powerful lobbying and support team for oral health care. Listed in this booklet are just a few of the many benefits of being a part of this system.

*The sooner you become a part of these associations, the better!*  
Let the ADA and ODA help you be the best dentist you can be.
CHECKLIST FOR STARTING YOUR PRACTICE

- Join the ADA/ODA & your local dental society
- Obtain an Oklahoma State Dental License
- Obtain Oklahoma State and Federal DEA number
- Obtain anesthesia permits
- Obtain all necessary insurance
  - Professional liability
  - General liability
  - Life/Health
  - Disability/Office Overhead
  - Workers Compensation
  - Long Term Care
- Obtain Necessary X-ray Unit Certification
- Hire an Accountant
- Hire an Attorney
- Obtain your Business License/Building Permits/Zoning Permits
- Obtain IRS Tax ID Number
- Complete an Oklahoma Employment Security Division Application
- Hire a dental hygienist and dental assistant
- Complete a Personal Property Tax Worksheet
- Understand the Americans with Disabilities Act Regulations
- Understand the Infection Control Regulations
- Understand the Wastewater Contamination Regulations
- Arrange for Medical Waste Disposal (if required)
- Know and understand OSHA Regulations
- Develop a business plan
- Select a bank
- Apply for loans
- Set-up utilities
- Hook-up telephone/Yellow Page listing
- Select a dental lab
- Select a supplier and equipment provider
- Select a book keeping system
- Select a patient record keeping system
- Order professional stationary, business cards, prescription pads

RESOURCES

A number of valuable resources are available to provide the data you need in determining a practice location. General practitioners and specialists in the area can also provide some assistance and may be good contacts for the future. Local financial institutions and the local chamber of commerce can also be helpful in gathering information on the business outlook in the area.

The ADA is a very valuable resource as you plan to enter practice. Visit www.ada.org/2906.aspx to find great information and resources.

The ADA has a New Dentist Committee and its own conference every summer. The conference is an exciting opportunity for new dentists and dental students to gather for educational programming, leadership training, personal networking, and fun.

Finally, the Health Resource Services Administration, www.hrsa.gov, can provide information identifying counties which are experiencing a shortage of health professionals.

OKLAHOMA DENTAL ASSOCIATION
317 NE 13th Street, Oklahoma City, OK 73104
(405) 848-8873 / (800) 876-8890
F: (405) 848-8875 - information@okda.org
www.okda.org

AMERICAN DENTAL ASSOCIATION
211 East Chicago Avenue, Chicago, Illinois 60611
(312) 440-2500 / (800) 621-8099
F: (312) 440-7494
www.ada.org

ADA COMMITTEE ON THE NEW DENTIST
(800) 621-8099, ext. 2779
www.ada.org/3193.aspx

OKLAHOMA BOARD OF DENTISTRY
201 NE 38th Terrace, #2, Oklahoma City, OK 73105
P: (405) 524-9037 / F: (405) 524-2223
www.dentist.state.ok.us

OKLAHOMA STATE DEPARTMENT OF HEALTH
1000 NE 10th, Oklahoma City, OK 73117
(405) 271-5600 / (800) 522-0203
www.ok.gov/health
**Membership & Benefits**

The ADA, ODA and your local dental society work diligently to provide not only a voice to the government on decisions affecting dental care, such as the debate on dental health care reform, but also timely tools and resources to help run your practices more efficiently and treat your patients more effectively. Considering the challenges facing all of us, the ADA and ODA are extending an invitation—to make a difference—and to become a member of the ADA, ODA and your local dental society.

Our unique tripartite system, comprising of the national, state and local dental societies, gives you access to the strength and collective buying power that 157,000 member dentists bring to the table, while also providing specialized and personalized programs and services at your state and local levels such as Mediation Review, insurance programs and networking opportunities.

**ODA/ADA exclusive member-only services:**
The new member-only ADA Dental Practice Hub, a new Web resource for members, highlights how the economy is affecting dentistry, with tools and tips you can use to help your practice thrive today and into the future. Visit www.dentalpracticehub.ada.org and increase your practice’s potential.

ADA survey information, previously available for a fee, is now available to members for complimentary download at www.ada.org/goto/freereports.

**Advocacy** of issues concerning health care practices, at local, state and national levels, can be heard in the unified voices of dentistry:
- Dentist’s Day at the Capitol
- Active representation, working to safeguard your scope of practice when challenges arise
- Supporting legislation that protects your practice & your patients. In 2010, the ODA successfully passed SB 2051, the law prohibiting dental benefits plans from capping non-covered services in Oklahoma

**Mediation Review** is a free service offered to ODA members and their patients to:
- Mediate conflicts between patients and their dentist
- Help keep disagreements from escalating into costly legal situations
- Attempt to preserve dentist/patient relationships

**Relief and Recovery Fund**
- Grants financial aid due to hardship to dentists, dependants or spouse
- Offers professional assistance & counseling to ODA members, staff & families
- Hardships include natural disasters and other circumstances out of your control

**Health and Wellness Program** provides services to health care providers with alcohol, chemical dependence and depression:
- Professional assistance and counseling to ODA Member Dentists
- Provided at no-cost to members or their families as a benefit of ODA membership

**Legal Information**
- The ADA offers a third-party provider contract analysis service at no cost to you.
- Education on potential risks and benefits of contractual relationships with dental benefit organizations.

These are just a few of the resources you can access as an ADA and ODA member. Be sure to visit www.ada.org and www.okda.org to view all the resources and services you can access. For more information about these and other services available, or to become a member, please contact the ODA at (405) 848-8873 or (800) 876-8890.
To join your colleagues and make a difference, simply visit www.okda.org to apply.

The American Dental Association (national), Oklahoma Dental Association (state) and your component dental society (local) maintain a tripartite membership system. Dentists benefit from all three levels of membership and membership must be maintained at all three levels in order to be a member.

**Membership Dues** are assessed to each member at every level, but there are a variety of categories to allow exceptions for those who are dental students, graduate students, new to or retiring from the practice of dentistry, or experiencing temporary financial difficulties. For some of these classifications, a waiver request must be completed.

Dues statements are sent to members at the end of November. Payments should be submitted by January 1. Those who have not paid by July 10 will be dropped from membership. You can also pay dues through installments in the Installment Program.

**Installment Payments** are designed to help the young dentist and those who want to spread the balance over a few months. Annual membership dues may be paid in monthly, prepaid installments. Installment payments begin in July of the year prior to the membership year being paid. A portion of the next year’s estimated membership dues are billed to a credit card on a monthly basis. The final installment will include any ADA, ODA and/or Component dues increases. Voluntary contributions such as Pride, Smile and the Health and Wellness Sections, can be included in the installments at the member’s discretion. Please contact the ODA Membership Director for more information and an Installment Dues Form.

**ODA DUES CATEGORIES**
- **Active** - 100% dues required
- **Active Life** - 50% of ADA dues required
- **Life Retired** - 0% dues required
- **Retired** - $75.00
- **Associate** - a person who contributes to the purpose of the association and is not eligible for any other type of membership in the association. $75.00
- **Affiliate** - a dentist not licensed in Oklahoma who is an active member of the ADA and another state Association; a dentist who is not in practice but is engaged in activities furthering the purpose of the dental profession; a dentist elected by a component society in recognition for a special virtue or unusual circumstance. $75.00
- **Honorary** - a person who has made outstanding contributions to dentistry, 0% dues required
- **First Year out of School** - 0% dues required
- **Second Year out of School** - 25% of dues required
- **Third Year out of School** - 50% of dues required
- **Fourth Year out of School** - 75% of dues required

**TOP 10 REASONS TO BE A MEMBER**

1. More than 156,000 ADA members give us our essential “strength in numbers” with Congress.
2. 20,000 patients search ADA.org’s Find-a-Dentist every month – update your profile (for free) and help potential patients find you.
3. The ODA Rewards Program and ADA Endorsements Program offer member-only discounts on products & services you need for your practice.
5. FREE Mediation Review to ODA members to help avoid costly legal situations.
6. Enhance your patient communications with free ODA & ADA member logos, member specialty logos, and ODA/ADA web buttons.
7. Take advantage of member-only discounts on CE during the ODA and ADA Annual Meetings and other events.
8. Make informed decisions with the ADA Professional Product Review and with free survey research.
9. Stay informed with respected print and electronic publications like the ODA Journal, JADA, JADA Online, ADA News and new ADA e-publications, including Practice & Thrive.
10. State advocacy; the ODA worked to pass SB2051, which prohibits insurance companies from capping fees on non-covered services.
The Oklahoma Mission of Mercy (OkMOM) is an annual two-day clinic designed to meet the critical needs of dental patients of all ages by providing free dental care to as many adults and children as time, volunteers and supplies will allow.

In 2011, the Oklahoma Mission of Mercy served 2,201 patients in Oklahoma City. The event tied the national record for the number of patients treated in a two-day clinic.

This event moves around the state and travels to where there is the most need of dental care. The clinic is designed to treat the most pressing needs of patients that are either uninsured, underinsured or would normally not have access to dental care. At the event, patients will undergo medical and dental triage to identify their needs and then be routed to the appropriate areas of treatment: oral surgery, extractions, restorations, pediatrics and hygiene.

The biggest need during OkMOM are dentists! As you begin your practice in Oklahoma, please visit www.okmom.org to find the dates for the next event. Then watch for more info in the ODA Journal, e-newsletter or ODA Minute Plan to bring your whole staff! There are usually about 1,400 volunteers needed to pull this event together.

The Oklahoma Dental Foundation (ODF)

Your Oklahoma Dental Foundation is driven to fulfill its mission to improve the oral health of Oklahomans by funding scientific research, supporting dental education and increasing patient access to care.

As we work to accomplish this effort, you will find an abundance of opportunities to volunteer and contribute to make Oklahoma a state of ever higher quality oral health through the:

MOBILE DENTAL CARE PROGRAM
The ODF’s Mobile Dental unit is a fully equipped “dental office on wheels.” In 2010, the Mobile Dental Unit, through volunteer time and charitable contributions, provided $365,000 in services in underserved communities across Oklahoma and the program is on pace to exceed that in years to come. We need you to make this outreach possible. Volunteers are regularly needed to provide restorative and preventative treatment for children.

MIGHTY MOUTH
Located in the Science Museum Oklahoma (Omniplex), the Mighty Mouth Exhibit teaches visitors about the anatomy of the mouth and the importance of good oral health, provides instruction on taking care of their teeth. We need volunteers to help us maintain the exhibit.

COMMUNITY CLINICS
The ODF has developed partnerships with community clinics to help build sustainable local resources for oral health care across the state. Contact the ODF offices to locate a participating clinic in your area or to offer information about local dental resources in your area for low-income patients.

PROFESSIONAL EDUCATION
The ODF continues to provide the highest quality certification courses. It has long been the finest source of dental education for your offices, the Dental Education program of the ODF is the backbone of our oral health efforts.

For more information about the Oklahoma Dental Foundation and its programs, or to inquire about volunteering or supporting our programs, visit the ODF online at www.okdf.org or call (405) 241-1299.
**Practice Types & Styles**

**Solo Practice**
As a general rule, the majority of dental school graduates enter the world of solo practice. Solo practice provides autonomy, independence, and the opportunity to own your own business. While the financial rewards of owning your own practice may be satisfying, the financial obligations and risks associated with starting your own practice should be considered prior to making that investment. Costs will include equipment, leasehold improvements or building, insurance, salaries, rent, utilities, supplies, and other expenses that are necessary to operate a business. Combined with the responsibility of staffing your practice and the necessity of calculating payroll, deductions, quarterly reports, workmen's compensation, state & federal taxes and other considerations, the new dentist can find he/she has made a significant investment of both money and time. In addition, your practice will be required to comply with federal regulations such as those imposed by OSHA.

On the upside, a solo practitioner maintains full control of the practice and can realize a higher income than dentists in other practice settings. As a solo practitioner, you have the freedom to select the manner in which you deliver dental care and the type of care you provide for your patients. When you own your own practice, you have the opportunity to create your own practice philosophies, policies, and procedures that are consistent with your own personal goals and preferences.

**Associate Practice**
The term “associate” refers to dentists who do not have ownership rights in the practice in which they work. As in a solo practice, there are advantages and disadvantages to becoming an associate in an existing practice. As an associate, you have little, if any, initial financial investment. On the other hand, associateship does not have the level of independence or autonomy to practice dentistry in the manner that the solo practitioner does.

For many people, an associateship provides a transitional period during which the new dentist can learn business management skills without being burdened by the actual responsibilities of owning and operating the practice. Such situations may develop into future practice ownership opportunities. Also, under an associateship, the new dentist has an opportunity to build relationships and camaraderie with other dentists in the practice who can serve as excellent resources for clinical decisions.

On the other hand, associates give up some of their independence and autonomy because they are working as an employee for another dentist. Associates may be unable to set their own work hours and holidays, and are required to abide by the policies and procedures determined by the owner of the practice. Conflicts can arise when you must practice according to policies that you may not agree with; therefore, you should carefully analyze office policies and guidelines before signing a contract to practice as an associate. The practitioner should develop a comprehensive plan from the beginning, which may prevent either party from having unrealistic expectations. As with any contractual arrangement, the new dentist and employer are free to negotiate an arrangement, that is mutually beneficial, and all parties are better served when a win-win situation can be achieved. It is a good idea to have an attorney review the agreement before signing.

**Group Practice**
Group practices in many ways resemble an associateship in that more than one dentist may practice in the same setting. However, unlike an associateship, the group practice may vary from one owner with several non-owner associates, up to several dentists engaged in a partnership whereby each owns a portion of the practice.

The particulars of the contractual arrangement in a group practice may determine the benefits of selecting this practice option. The advantages and disadvantages may vary significantly with your position in the practice.

**Public Health • Military Service • FDS**
Opportunities for the new dentist also exist in public health service, the military and Federal Dental Services. For more information, contact the following departments:

- **Oklahoma Public Health**
  Oklahoma State Department of Health, Community Health Services

- **Military**
  Visit the website(s) listed below to find the recruiting office nearest to you.

- **Federal Dental Services**
  There are several federal agencies employing dentists, including the Department of Health and Human Services (National Health Service Corps - Dental, Indian Health Service and Federal Bureau of Prisons) and the Department of Veterans Affairs.

  For further information about how to become a Federal Dental Service dentist contact:

  Department of Health & Human Services:
  - National Health Service Corps – Dental: (800) 221-9393 or visit [www.nhsc.hrsa.gov/](http://www.nhsc.hrsa.gov/)
  - Indian Health Service: (301) 443-4320 or visit [www.dentist.ihs.gov](http://www.dentist.ihs.gov)
  - Federal Bureau of Prisons: (800) 800-2676 or visit [www.bop.gov/jobs/job_descriptions/dental_officer.jsp](http://www.bop.gov/jobs/job_descriptions/dental_officer.jsp)

  Department of Veterans Affairs: (202) 273-8503 or visit [www.vacareers.va.gov/occupations/dentists.asp](http://www.vacareers.va.gov/occupations/dentists.asp)
Demographic Questions

Whether you choose to begin a solo practice or become an associate in an existing practice, one of the most important decisions you will make is LOCATION. The location of a practice can be the single most important ingredient for success. A community's population, average income, competition from other dentists and other factors should be carefully considered before opening a practice in the area or joining a practice as an associate. Your personal lifestyle preferences should also be considered when making the decision regarding your practice location.

Personal Considerations

• What is the year round climate?
• Are there other families in the area of similar age and background who share your values?
• Are there recreational and educational opportunities?
• What are the career opportunities for your spouse?
• What cultural and social activities exist in the area?
• What churches/synagogues are in the area?
• What are the real estate values in the community?

Economic Considerations

The Health Resources and Services Administration (HRSA) of the Department of Health and Human Services can provide information as to health profession shortage areas by county. To find areas in need, visit www. bhpr.hrsa.gov/shortage/ or call (888) 275-4772, press option 1, then option 2.
• Does this community need another dentist?
• Is the population stable?
• What are the ages of the established dentists in the community?
• Are other income sources such as teaching or consulting available to you while your practice is growing?

Professional Considerations

• Are you licensed in the state?
• Do people in the community value dental health?
• Are the dentists in the community friendly?
• Are sources of professional support such as study clubs available?
• Are qualified office and auxiliary personal available at reasonable rates?

Rural Dentistry

The need for more dentists is growing in rural areas across the country; especially in Oklahoma. As dentists retire, new dentists are needed to step in and take over their practices; and to start new practices to meet the ever-growing need. Life as a rural dentist can be very rewarding, as you have greater opportunity to become a community leader and advocate for oral health within the community. You and your family will greatly benefit from life, and dentistry, in rural Oklahoma.
The Oklahoma Board of Dentistry is responsible for regulation of the practice of dentistry by a system of qualifications and examination. In conjunction with the practice of dentistry, the Board also regulates the practice of dental hygiene, certifies dental assistants; issues permits to dental laboratories.

The Board requires all dentists to complete sixty (60) hours of continuing education over each three year recording period, including one class on Ethics, in order to maintain good standing. Dentists are required to forward their record of attendance to the Board of Dentistry.

The Oklahoma Board of Dentistry publishes and provides a booklet on the rules and regulations for the practice of dentistry in Oklahoma. It is available upon request or visit www.dentist.state.ok.us.

Below are a list of required documents and fees associated with dental licensure in Oklahoma:

<table>
<thead>
<tr>
<th>If applying for licensure based on examination:</th>
<th>If applying for licensure based on credentials:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Completed application</td>
<td>• Completed application</td>
</tr>
<tr>
<td>• Sealed copy of your official dental school transcript</td>
<td>• Sealed copy of your official dental school transcript</td>
</tr>
<tr>
<td>• Official dental school diploma</td>
<td>• Official dental school diploma</td>
</tr>
<tr>
<td>• National Board scores</td>
<td>• National Board scores</td>
</tr>
<tr>
<td>• Current passport-size photo</td>
<td>• Current passport-size photo</td>
</tr>
<tr>
<td>• Court documentation of any name change</td>
<td>• Court documentation of any name change</td>
</tr>
<tr>
<td>• $200 licensure fee</td>
<td>• National Practitioner Databank document</td>
</tr>
<tr>
<td></td>
<td>• Letter of good standing from prior state</td>
</tr>
<tr>
<td></td>
<td>• Three letters of recommendation</td>
</tr>
<tr>
<td></td>
<td>• $500 licensure fee</td>
</tr>
</tbody>
</table>

Licenses are renewable through the Board of Dentistry for a $150 fee.

For more information or questions regarding rules, regulations and licensure please contact the Oklahoma Board of Dentistry:

201 NE 38th Terrace #2, Oklahoma City, OK 73105
P: (405) 524-9037 / (866) 524-9037 F: (405) 524-2223
www.dentist.state.ok.us

BUSINESS Information

BUSINESS/ATTORNEY
You may want to contact local dentists or family/friends for recommendations. Consider choosing a business attorney with experience in the dental profession.

FINANCIAL PLANNING
A good lender will understand your particular financing needs and will work with you to put together the right financing program. You have a number of financing options when you borrow money to invest in your practice. There are traditional financial institutions such as banks, as well as other sources including specialty finance companies that specialize and focus in the dental industry.

Bank of America Practice Solutions has served the needs of Oklahoma dentists by offering financial products and services with customized financial solutions for your short-term aspirations. Purchase and start-up financing to include: practice sales and purchases, new practice start-ups, commercial real estate products. Growth and restructuring financing to include: improvement and expansion, equipment, practice equity loan program. Check the ODA web site under Rewards Programs to learn more about Bank of America Practice Solutions.

PRACTICE MANAGEMENT PRODUCTS/SERVICES
Membership in the Oklahoma Dental Association is your ticket to a variety of products and services that can assist you in managing your practice. The ODA REWARDS PROGRAM offers ODA members access to needed products and services at discounted or group rates. Every endorsed product provides our members with a unique benefit, from receiving discounts that you cannot obtain as an individual, to accessing products and services that are not available without your ODA membership. You can feel good about these ODA-endorsed products and services because they will help you keep your practice running smoothly while providing you a great value. There is a list of current ODA Rewards Program products and services complete with contact information, on the inside back cover of this guide.

DENTAL LABORATORIES
For a list of labs, visit the Oklahoma Board of Dentistry web site at www.dentist.state.ok.us/lists/lab.htm and ask dentists in your area for recommendations. Always visit the lab to inspect the quality of their work.

COMMUNICATION SERVICES
Your patients should be able to contact you in the event of an emergency. Consider your options: Answering service, mobile phone, pager, another dentist on call for you, etc. Networking with other ODA member dentists is a great way to learn what works best in other practices.

The ADA/ODA endorsed company, InTouch Practice Communications, provides a complete on-hold communication service that is educational to your callers; and completely customizable. They also provide an appointment reminder service for your patients. For more information about InTouch, visit www.intouchdental.com, or visit the ODA website at www.okda.org for possible discounts.
Long Term Care – Covers expenses related to long-term medical and non-medical care for insureds who have a chronic illness or disability. Most long term care is to assist people with support services such as daily activities like dressing, bathing and using the rest room. Long Term Care maybe needed at any age.

Accidental Death and Dismemberment - In the event of a fatal accident or an accident that results in you losing your eyesight, speech, hearing, or a limb, AD&D will pay you or your beneficiaries a specified amount.

Group Benefits - Medical, Life, Disability, 401k, Vision, Dental, etc. for your staff. (Only applicable if you own your own practice.)

Personal Umbrella Insurance – Type of insurance to protect individuals against large judgments alleging negligence (i.e. bodily injury/property damage/personal injury). These claims may be business or dental related. Umbrella insurance is secondary to any other insurance in force. Other policies in force that may provide the primary limits of insurance include auto, homeowners insurance, boat insurance, etc.

Home & Auto - Provides protection against damage to your property and vehicles in the event of an unfortunate disaster or accident. In addition, it provides protection should you or the property you own be involved in an accident that causes injury or property damage to others.

ESSENTIALS OF A PROFESSIONAL INSURANCE PROGRAM

Professional Liability – Also known as Mal-Practice insurance, Professional Liability provides protection for your acts within the scope of your profession.

Business Personal Property/General Liability – Combines business property coverage with general liability protection. This is a broad, versatile policy which provides insurance for business personal property (equipment, office supplies, furniture and technology), buildings, loss of income and general liability. Note: this insurance is not for acts of war, intentional acts, wear and tear or contractual liability.

Employment Practice Liability – Protection for doctors or managers covering operational and employment related allegations of wrongful termination, harassment, discrimination and more.

Worker’s Compensation – Provides medical and compensation benefits to employees while injured on the job. Oklahoma Law requires such protection. The ODA endorsement allows all ODA members to be under one policy, saving each dentist a policy fee. As an added benefit for ODA members, a random audit is performed instead of mandatory audits normally conducted by other WC carriers.

Disability – Insurance to help maintain your livelihood should you become disabled by illness or accident. Benefit is paid monthly after a waiting period is met.

Business Overhead Expense – Helps cover business related expenses should the insured become disabled or their office be damaged in such a way that will not allow the insured to practice dentistry. Covered expenses include office rent, employees salaries and insurance plans, utilities, taxes, insurance premiums front the office (PL), interest on most loans, etc. Insured’s income is not covered by this plan. Typically benefits are limited to 2 years.

Health – Provides help with medical bills for preventative care, illness or injury to you, your family and/or your employees.

Life - Provides financial protection for your family, practice, partners and other obligations.

Q: At what point in time do I need to start the application process so that I will have all the necessary policies in force prior to opening my practice?
A: Any policy that requires medical underwriting (medical, life, disability or business office (overhead) takes from 30-90 days to be approved or declined, depending on the applicants health. The professional liability, business property, and Worker’s compensation usually takes 0-7 days to quote and issue.

Q: How can insurance protect against loss of income, property loss, etc?
A: The types of insurance you purchase will help you transfer risk from you to your insurance carrier. Not every risk can be insured; however, the policies mentioned above will insure you against the most common risks. Liability policies (professional liability, worker’s compensation, and umbrellas) will protect you and your assets from your negligence judgments. Property policies (business property, homeowners, automobile, etc.) will protect you from wind, fire, water, theft, vandalism, etc. Disability, Business Office Overhead, and Life insurance will protect your income from loss of life and/or your ability to practice dentistry.
THE OKLAHOMA DEPARTMENT OF ENVIRONMENTAL QUALITY
This is the state agency responsible for the enforcement of health and environmental laws. For more information, contact the agency at (405) 702-1000 or (800) 869-1400; you can also visit www.deq.state.ok.us for assistance.

X-RAY UNIT CERTIFICATION
Oklahoma law requires inspection and certification of dental office x-ray machines. In addition, each office must have a written ALARP (As Low As Reasonably Possible) law in place. The cost of inspection and certification varies. For a list of qualified inspectors and rules and regulations pertaining to radiation control, contact the Oklahoma Department of Environmental Quality (see information above).

MEDICAL BIOHAZARD DISPOSAL
The Department of Environmental Quality has Solid Waste Rules that outline which persons, firms, associations, corporations or cooperatives need medical biohazard disposal. For more information, contact the Department of Environmental Quality (see information above).

WASTEWATER CONTAMINATION
The Clean Water Act sets water quality standards that all communities must meet. To do so, some Oklahoma communities have regulations that impact wastewater generated by dental offices. Contact your city’s local wastewater management office to determine if special disposal procedures are required.

MATERIAL FIRE HAZARD IDENTIFICATION
Identification posters, hazardous material place cards and labels are required for proper identification of materials. Contact the National Fire Protection Association at PO Box 9146, Quincy, MA 02169, (800) 344-3555, or visit www.nfpa.org.

OCCUPATIONAL SAFETY AND HEALTH ADMINISTRATION (OSHA)
OSHA has enacted a number of rules and regulations to ensure employee safety and training in the dental office. Further questions may be directed to the OSHA office in Oklahoma City.

OSHA - Oklahoma City Office – (405) 278-9560
OSHA - U.S. Department of Labor – (800) 321-OSHA (6742) www.osha.gov

U.S. DEPARTMENT OF JUSTICE DRUG ENFORCEMENT ADMINISTRATION
You will need to register with the Drug Enforcement Administration (DEA) and the Oklahoma Board of Narcotics (OBN). DEA - (800) 882-9539 or visit www.usdoj.gov/dea; OBN – (800) 522-8031

LABOR REGULATIONS
There are a number of legal statutes and restrictions you must follow regarding fair employment practices. You can obtain information specific to Oklahoma on issues such as interviews, hiring, dismissal, employment regulations, and a list of required employment posters by contacting the U.S. Department of Labor and the Equal Employment Opportunity Commission. The ADA and ODA provide resources on this topic, or you may seek other publications or guidance from an attorney.

Oklahoma Department of Labor and Employment Division of Labor Standards
(405) 528-1500 / (888) 269-5353 / www.ok.gov/odol

Oklahoma Dental Association Office Policy Manual - TDIC Development Kit
(405) 848-8873

Equal Employment Opportunity Commission Publications Ordering Office
(800) 669-3362

EMPLOYEE ELIGIBILITY VERIFICATION
You must verify that any new employee is a U.S. citizen, a national of the U.S., alien lawfully admitted for permanent residence, or an alien authorized by the USCIS to work in the U.S. Contact the U.S. Citizenship and Immigration Services at (800) 375-5283 or visit www.uscis.gov to request a Form I-9. This form will indicate what proofs of eligibility are required.

AMERICANS WITH DISABILITIES ACT (ADA)
This federal legislation regulates what you must provide for disabled patients and employees with regards to office accessibility and other physical requests. There are guidelines on how you must design your office in order to make it handicap accessible, as well as the treatment of employment of handicapped individuals. This includes access of guide and assistance dogs and sign language translation. Contact the American Dental Association at (800) 621-8099, or visit the Department of Justice’s website for the Americans with Disabilities Act at www.ada.gov for compliance requirements.

TAXES
Contact the IRS at (800) 829-3676 to request Form SS-4 to obtain a Federal Tax ID Number; this is also referred to as your “Employer ID Number”. This is required for all businesses that have employees. Visit www.irs.gov/businesses/small to print these documents. Also, you will need to request and/or print the following documents:

• W-2 and W-4 Forms
• Form 941- Quarterly Federal Tax Return
• Form 8109- Tax Deposit Coupons - www.irs.gov/formspubs/index.html

Oklahoma State Taxes: The State of Oklahoma has business taxes that are required of all business. To get more information, contact the Oklahoma Tax Commission at (405) 521-3160, visit www.tax.ok.gov, or via email at otcmaster@tax.ok.gov.

Personal Property Tax: Request a personal property tax worksheet from your county tax assessor’s office. This worksheet is used to list the tangible assets of your practice, such as equipment and furnishings.
Find a Hygienist or Dental Assistant

You will need oral health care workers for your office. Here are a few good places to contact when you need a new employee.

Dental Hygiene Programs

Oklahoma College of Dentistry
1201 N Stonewall Ave
Oklahoma City, OK 73117
(405) 271-4435

Rose State College
6420 SE 15th
Midwest City, OK 73110
(405) 733-7336

Tulsa Community College Metro Campus
909 S Boston,
Room MP 309
Tulsa, OK 74119
(918) 595-7019

Dental Assisting Schools

Francis Tuttle Technology Center
12777 N Rockwell Ave
Oklahoma City, OK 73142
(405) 717-4900

Metro Tech South Bryant Campus
4901 South Bryant Ave
Oklahoma City, OK 73129
(405) 424-8324

Platt College-OKC
309 S Ann Arbor Ave
Oklahoma City, OK 73128
(405) 946-7799

Platt College-Tulsa
3801 South Sheridan Rd
Tulsa, OK 74145
(918) 663-9000

Platt College-Lawton
112 Southwest 11th Street
Lawton, OK 73501
(580) 355-4416

Oklahoma Health Academy
1939 N Moore Ave
Oklahoma City, OK 73160
(405) 912-2777

Oklahoma Health Academy-Tulsa
2865 E Skelly Drive
Tulsa, OK 74105
(918) 748-9900

Placement Service

Oklahoma Dental Association
317 NE 13th Street
Oklahoma City, OK 73104
(405) 848-8873
(800) 876-8890
F: (405) 848-8875

The ADA provides resources regarding fair employment practices. You may want to seek other publications or guidance from an attorney when selecting and employing auxiliaries.
ODA Rewards Partners
Get rewarded for being a member!

ALEXANDER AS STRUNK
Insurance products for the practice and for the individual including:
- Professional liability - Home & Auto - Business office property - Medical - Worker's compensation - Long-term care - Term life
- Employment practices liability - Disability - Accidental death & dismemberment - Business overhead expense - Employment Practices Liability
- Accidental Death & Dismemberment (405) 751-8356 or (800) 375-8356 - www.strunkinsurance.com

Other Insurance Programs

Direct Dental.net
Limited liability insurance
423 West Washington
Broken Arrow, OK 74012-6450
(918) 655-4899
Fax: 918 259-6743
info@DirectDental.net

Direct Dental.net
Benefits you can smile about!

Financial Services
Bank of America
OBA personal/business credit card
(800) 598-8291
Practice, practice sales & acquisition financing
(800) 491-3623 - www.bankofamerica.com

CareCredit
Patient Payment Plans
(800) 800-5110 - www.carecreditworks.com

Travel Discounts
Hertz
Car rental discounts
(800) 654-2269 - www.hertz.com

Programs for the Office

American Profit Recovery
Debt collection services
(800) 711-0023 or
www.americanprofit.net

CareVault
Online data backup and recovery services
(888) 356-2707
www.carevault.net/dentistssecurity/ODA

Easy as Dell
Discount on all office and home computer needs.
(866) 467-3355
www.dell.com/okda

FedEx
Shipping services
(800) 636-2377
www.FedEx.com

Heartland Payment Systems
Electronic credit card, check
management, and payroll
processing services
(918) 809-5471
(405) 562-1883
www.heartlandpaymentystems.com

In Touch
Message on hold and appointment
reminders
(877) 495-9090
www.idontcallhold.com/ADA

 landsend
Quality apparel with practice logo
for the dental team
(800) 990-5407
www.landsend.com/business

ProSites
Website design and Internet
marketing services
(888) 912-3644
www.prosites.com/oda

Sharps Compliance, Inc.
Sharps disposal services
800.772.5657 ext. 167
www.sharpsinc.com

Solmetex
Waste water management, amalgam separation, wastewater filtration
(800) 216-5505
www.solmetex.com

The Dental Record
Complete clinical record
keeping system
(800) 243-4675
www.dentalrecord.com

Whirlpool
Discounts on energy-efficient appliances such as dishwashers, washers, dryers and refrigerators
(866) 808-9274
www.adsbusinessresources.com

For more information on how you can start taking advantage of the ODA Member-only discounts offered by these ODA Rewards Partners, contact the company directly, or visit www.okda.org today!