

DENTAL

ASSOCIATION NEWS

A photograph of a dental office. In the foreground, a female dentist with a braid, wearing a white lab coat, blue gloves, and a blue surgical mask pulled down to her chin, smiles at the camera with her arms crossed. In the background, a male dentist in a blue lab coat and mask is focused on a patient in a dental chair. The setting is a bright, modern dental clinic with a large overhead light fixture visible.

HOW TO BUILD A TEAM

FOR YOUR SUCCESSFUL
DENTAL PRACTICE TRANSITION

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TDA PRESIDENT'S ADDRESS

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2024-2025 Board of Trustees



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HUDSMITH**
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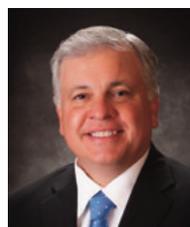
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of Delegates
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RANDALL**
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Board of Dentistry Liaison
**DAVID
MEISTER**
NASHVILLE



HOUSE OF DELEGATES

The House of Delegates is the governing, policy-making body of the TDA. Delegates meet formally each year at the TDA annual meeting to consider and vote on a series of resolutions that impact dentistry in state and the operations of the TDA. This year the HOD met Saturday, June 1, 2024.



Actions of the 2024 TDA House of Delegates

The 157th Annual Session of the TDA House of Delegates was held on Saturday, June 1, 2024, at the Renaissance Nashville Hotel with Dr. John Petty, Speaker of the House, presiding. Dr. Kathy Hall, Chair of the Committee on Credentials and Rules and Order, reported a quorum was present. Members of the Committee on Credentials and Rules and Order were Dr. Hall, Dr. Garrett Orr, Dr. Jimmy Hawkins, Dr. Dawson Nicholson, and Dr. Ignatius Ginski.

Ms. Andrea Hayes, TDA Executive Director, welcomed attendees. She reported that the Music City Dental Conference continues to grow in attendance. Ms. Hayes thanked the delegates for their attendance at the House of Delegates and their work guiding and leading the profession.

Special Guests

Dr. Linda Edgar, ADA President from Federal Way, Washington, shared her journey from being a Junior High Chemistry teacher to becoming a world class runner and then earning her dental degree at thirty-seven years old. Dr. Edgar shared updates from the ADA regarding Dental Insurance Reform, Improving Licensure Portability, Strengthening the Dental Workforce, the ADA Forsyth Institute, and the ADA's transformation of processes and systems.

Dr. Michael Medovic, ADA Sixth District Trustee, Wheeling, West Virginia, gave his campaign "stump speech" for ADA President-elect and asked for feedback from the TDA House delegation. Dr. Medovic's platform is to preserve the dental profession by uniting our members to guard, defend, and serve our members and patients.

Awards

President Chip Clayton presented the following Distinguished Service Awards, honoring those outgoing members of the Board of Trustees who have served at least six years:

- Dr. Steve Nowlin for service to the Board of Trustees from 2018 – 2024.
- Dr. John Petty for service as Speaker of the House from 1998 - 2004 and 2018 - 2024.
- Dr. Mitch Baldree for service to the Board of Trustees from 2012 – 2013 and 2019 – 2024.

Official Actions of the House

Dr. Brooklin Byrd, Chair of the Reference Committee, presented the Reference Committee report. (Members of the Reference Committee were Dr. Byrd, Dr. Brandon Roller, Dr. Ryan Bowles, Dr. Joseph Payne, and Dr. Rhett Raum.)

B&F – 24 – 1 / 2024 – 2025 Budget

The House of Delegates adopted B&F-24-1 which approved a budget of \$1,563,330.



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BT1 – 24 – 1 / Remove Substitute Trustee from the Bylaws

The House of Delegates adopted BT1-24-1 which removes the option to allow a member to substitute for a trustee who is unable to attend a board meeting.

BT2 – 24 – 1 / Honorary Membership for Dr. Michael Medovic

The House of Delegates adopted BT2-24-1 which gives TDA Honorary Membership to ADA Sixth District Trustee Dr. Michael Medovic.

BT2 – 24 – 2 / Change Councils to Committees of the Board

The House of Delegates adopted BT2-24-2 which changes councils to committees of the board with the goal of removing barriers to leadership in the TDA.

BT2 – 24 – 3 / Remove Written Requirement for President’s Report to the House of Delegates

The House of Delegates adopted BT2-24-3 which removes the requirement for the TDA President to submit a written report to the House of Delegates.

BT2 – 24 – 4 / Budget Approval Assigned to the Board

The House of Delegates adopted BT2-24-4 which shifts approval of the TDA annual budget from the House of Delegates to the Board of Trustees. The House will continue to approve the annual dues of the membership.

BT3 – 24 – 1 / Appointments to Councils and Committees

The House of Delegates adopted BT3-24-1 which elected the nominees to the Councils and Committees of the Association, submitted and proposed by the Board of Trustees.

Updated TDA bylaws containing these actions are available on the TDA website.

President’s Address

President Chip Clayton addressed the House with remarks about the journey to passage of the dental insurance reform bill in Tennessee in March. The TDA’s multi-issue dental insurance reform bill addresses downcoding, bundling, virtual credit cards and puts penalties around the non-covered services law in Tennessee. President Clayton’s complete address may be found on Page 6. At the end of his remarks, President Clayton presented the Legislator of the Year Award to Senator Shane Reeves and Representative Clark Boyd, sponsors of the bill. Senator Reeves was present and made remarks to the House after receiving the award.

Reports

Dr. Allen Burleson, TDA Secretary, gave the Necrology Report. The House paused for a moment of silence to remember these former colleagues.

Elective Offices

The following were elected to serve in the year 2024-2025:

- **President-elect** – Dr. Allen Burleson
- **Secretary** – Dr. Robert Carney III
- **Treasurer** – Dr. Jay Davis
- **Speaker of the House** – Dr. Ken Randall
- **Vice President Middle Tennessee** – Dr. Richard Robinette
- **Vice President West Tennessee** – Dr. Brenton Glassell

- **ADA Delegate East Tennessee** – Dr. Rachel Hymes
- **ADA Alternate Delegate East Tennessee** – Dr. Ken Randall

In addition, Dr. Mike Lamb of First District, Dr. Paul Cullum of Sixth District, and Dr. David Magee of Seventh District were elected by their component societies to serve on the Board of Trustees.

Installation of 2024-2025 TDA President Dr. Stuart Hudsmith and TDA Officers

Dr. Stuart Hudsmith was installed as President of the TDA for 2024-2025 along with newly elected officers, ADA Delegates, and new trustees. Dr. Hudsmith charged all present to strengthen our membership numbers – our core – through personal relationships at the local level. Get to know 2024-2025 TDA President Dr. Hudsmith through a Q&A on page 10.



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TDA PRESIDENT'S ADDRESS

JUNE 1, 2024

I am so proud to be your TDA President! A year ago, I stood here stating that our priority for the year would be to ride the momentum of the successful Massachusetts ballot initiative and get meaningful dental insurance reform passed in Tennessee. I stated that it would be an uphill battle and that it would take a village to get it passed. Well, the village answered the bell and in March, Senate Bill 677 and House Bill 949 passed and one month from today will become law.

I would like to take a few minutes to outline the long and arduous process and acknowledge some of those responsible for its success. Last year, TDA surveyed member dentists about the issues they are having with dental insurance. The response rate was high, and the survey clearly illustrated many problems dentists, and our patients are having with insurance. We quickly identified top issues to address, but also found the issue of non-covered services which already had a law on the books was not being enforced. The next step was a meeting with the Tennessee Attorney General's office which our partners at the American Dental Association helped us secure.

Last July, a group of member dentists, TDA Staff and ADA Staff from Chicago had a very successful meeting with the AG, but it became clear the current law also needed some teeth so that was incorporated into our bill.

In August, the TDA held a legislative workshop to educate our members on strategy and effectively communicating our message when interacting with Legislators. Member dentists from across the state spent two days at the TDA headquarters with the goal of becoming better advocates for our profession and our patients.

The next few months were spent crafting our bill. We began meeting with key legislators across the State opening the conversation and getting feedback. Without exception, every meeting was well received, and we gained key insights that further honed the issues and propelled us forward. Other organizations joined us, and we built a dental coalition. This coalition of dental groups including, the Tennessee Academy of General Dentistry, the Tennessee Academy of Pediatric Dentistry, the Tennessee Society of Oral & Maxillofacial Surgeons, and the Tennessee Dental Hygienists' Association, were important partners in augmenting our lobbying efforts.

After we developed initial language for the bill, we met with stakeholders including the insurance industry to work through technical issues and other issues that might delay the bill's progress once the legislative session began. These efforts culminated on February 20th when 15 member dentists and TDA staff met for Dentist's Day on the Hill. Key committee hearings in both the House and Senate occurred on this day, and we were able to be present for the vote. I had high hopes that our bill would pass both houses, but I never dreamed they would pass unanimously in the key Committee votes. In March, TDA's dental insurance reform bill passed both the House of Representatives and the Senate unanimously. In April, it was signed by the Governor. On July 1st, it becomes law.

“Member dentists from across the state spent two days at the TDA headquarters with the goal of becoming better advocates for our profession and our patients.”



TDA will continue to promote policies and legislation that prioritize the well-being of patients, support dentists, and strengthen the oral health community in Tennessee.

TDA's multi-issue dental insurance reform bill addresses downcoding, bundling, virtual credit cards and puts penalties (up to \$250,000 for knowingly violating the law) around the non-covered services law in Tennessee. While there have been many successful dental insurance reform bills that have passed across the country, I believe this is the first successful legislation dealing with downcoding and bundling and will likely be used as model legislation for other states across our nation.

Mr. Speaker, I would like a point of personal privilege so that I may acknowledge some of those that were so instrumental in our success.

First, I would like to recognize our bill sponsors. Early on, we identified bill sponsors that would do the heavy lifting for us, and we couldn't have better sponsors than Representative Clark Boyd of Lebanon and Senator Shane Reeves of Murfreesboro. It became abundantly clear on our Day on the Hill, that both Senator Reeves and Representative Boyd are extremely well respected by their peers. It is a risky proposition for a legislator to go up against the insurance industry; they never wavered.

Next, I want to recognize our lobbyists from Capitol and Fifth Public Strategies, Courtney Atnip and Nick Crawford. In 2023, TDA hired new lobbyists. Their vision, plan, strategy, and execution were flawless, and we are fortunate to have them represent us.

Next, I would like to recognize our TDA staff. The TDA staff, as is evidenced by the meeting we just attended, is a true team and while we still have a small staff, it is obvious that the whole is greater than the sum of its parts.

I would be remiss if I did not acknowledge the following members of the TDA Government Affairs Committee:

- Dr. Hope Watson
- Dr. Bill Powell
- Dr. Ken Randall
- Dr. Rick Kinard
- Dr. Rhonda Switzer-Nadasdi
- Dr. Ashish Patel
- Dr. James Hight
- Dr. Leon Stanislav
- Chair Dr. Jeannie Beauchamp.

Along with Dr. Rhett Raum, President of Tennessee Dental PAC and Dr. Brad White, Chair of the TDA Council on Dental Benefits. This group met many times to guide the process, answer questions, and meet with stakeholders.

Lastly, I want to thank member dentists including everyone in this House of Delegates. Whether you met with a Legislator or responded to our calls to action, it is what you do every day and the manner in which you care for your patients, that makes a difference.

I'll end with a story about our journey that drives home how important each voice has been in this process. There was a Representative that was on the fence about his vote. Ultimately, he said he would support our bill if his dentist or his dentist's wife who was his office manager

told him that he supported the bill. This dentist was 80 years old and long retired, but obviously had made a lasting impression on this legislator. The dentist and his wife contacted the legislator to indicate their support with the wife even agreeing to show up in a tooth fairy suit if that would make a difference.

I have learned a lot this year, but the biggest lesson is the value of relationships. If you asked me a year ago, what is the most important thing that you need for successful legislation, I would have said deep pockets. Don't get me wrong; we all need to support Tennessee Dental PAC to ensure we get friends of the profession of dentistry elected or re-elected, but the most important thing to get legislation passed is relationships. It's the relationships our Bill Sponsors have with their colleagues, the relationships our lobbyists have with legislators and their legislative aids, and the relationships we have with our legislators and our patients.

So, you can see, it took a village and the village rose to the occasion. I believe this will have incredible carryover to increasing membership. Advocacy has long been viewed as an intangible benefit. This year has changed that, and I leave you with the promise that we are not done!

I hope everyone leaves this meeting with the same pride I have in our Association! TDA will continue to promote policies and legislation that prioritize the well-being of patients, support dentists, and strengthen the oral health community in Tennessee.

HOW TO BUILD A TEAM

FOR YOUR SUCCESSFUL DENTAL PRACTICE TRANSITION

Are you staring at your to-do list, wondering how you can ever get through your practice transition?

You don't have to go it alone. Build a team of professionals who can help you with the more technical or complex aspects of your transition. That will free up your time and energy to focus on the most important aspect of your transition: finding the right person to carry on your legacy or the right practice for your goals.

In my work at ADAPT, I sometimes hear a dentist say that they want to save money

by doing the legal themselves, just adjusting a colleague's contract. Or maybe they plan to enlist their brother-in-law/cousin/neighbor's best friend as their real estate broker. While I applaud that DIY attitude, it can lead to expensive mistakes, missed deadlines, and, ultimately, failed transactions.

Plus, professionals can remain objective during negotiations and offer insight into what is reasonable, expected, or unusual. And rather than forcing you to deal with dozens of emails and documents as the transaction progresses, you can delegate

the details to the professionals while you continue focusing on your patients.

Who should be on my team?

It's never too early to begin building your transition team. Even if you're a few years out, now is a great time to begin making connections, having initial conversations, and identifying the people who can help you take your next step.

Depending on your goals, your transition team may include:



“Interview at least three banks to determine what rates they can offer and how their lending process works — each is different.”



A qualified attorney, with experience in dental practice sales in your state. Each state has such different laws that it's vital to find someone licensed in your state.

A bank to finance the purchase.

Interview at least three banks to determine what rates they can offer and how their lending process works — each is different. Also consider talking to a small local or regional bank. They're often eager to help keep a dentist in an underserved community.

A certified accountant, with experience in dental practice sales. If you are selling, your long-time CPA may be able to help — or they may refer you to a colleague who is more familiar with sales. Your accountant may also help you with equipment appraisals and opportunities for tax credits. If you're buying, this is a great time to establish a relationship with someone who can help you manage the business' books long after closing.

A dental practice valuator who can provide an independent, objective assessment of the practice's worth, the patient population, and equipment. They may also be able to handle the real estate valuation, or they may refer you to a real estate broker.

A real estate broker to manage the real estate transaction. Again, look for someone who understands sales of commercial real estate, not residential. Some states require a real estate broker to be involved with all practice sales, even when real estate doesn't change hands.

A financial advisor to help you determine how to allocate the sale proceeds, or how to balance your personal financial priorities with a practice purchase. Look for a fiduciary, a fee-only financial advisor, who can provide comprehensive consulting without a conflict of interest.

As you interview your team, ask:

- Are you licensed in my state?
- How much experience do you have with dental practice transitions?
- What will it cost to work with you? How will you be paid?
- What can I do to streamline our work together?

Remember, you need to be able to trust your team. Go with the people who make you feel heard and understood — and who return your calls.

Finding the right people

Ask colleagues for referrals, especially if they have recently completed their own transition. Your state or local component can also provide recommendations for professionals in your area. Don't let the thought of a practice transition deter you from starting. After all, now is a great time to buy a practice, with low interest rates and motivated sellers.



Discover expert guidance and resources for every stage of your career, from graduation to retirement and everything in between at [ADA.org/careers](https://www.ada.org/careers).

Q&A

MEET DR. STUEART HUDSMITH: TDA'S 2024-2025 PRESIDENT

TDA News recently interviewed Dr. Stueart Hudsmith, the newly appointed president of the Tennessee Dental Association for 2024-2025. In our conversation, Dr. Hudsmith shared insights about his background in dentistry, the key influences in his career, and his goals for the upcoming year. Read on to learn more about his background, influences and vision for the year ahead.

Can you tell us a little about your background and what inspired you to pursue a career in dentistry?

My childhood dentist had a large influence in my life. In high school he was my Sunday school teacher. He was a very kind man and very active in the Louisiana Dental Association. A few months ago, I spoke with him about my current position in Tennessee. At 93 years old, his wisdom and insight are still a treasure.

What has been the most rewarding aspect of your career so far?

I would have to say that the joy that you see in a patient when their smile is restored is a feeling like no other.

Who have been the most influential people in your professional journey and why?

My wife Pam has always been my best cheerleader, supporter, and patient referral source. Without her I couldn't possibly have the time to manage a solo practice and be active in organized dentistry. Dean Emeritus William F. Slagle, DDS, MEd, emphasized the role I could play as a servant leader in dentistry. So many of my colleagues in Memphis and across the entire state have encouraged me over the last 30 years. I am a product of many people who invested personally in my life.



DR. STUEART HUDSMITH

Choose three words to describe yourself.

Kind, detailed, generous.

What has been your involvement in organized dentistry?

I have served in every office of the Memphis Dental Society, served as West Tennessee vice president of the TDA, MDS trustee, president-elect of the TDA and now president of the TDA. In every position I have strived to protect our profession, invest in the professional lives of my colleagues and give back to the community using the resources we collectively provide as dentists.

What are your main goals for the Tennessee Dental Association during your term as president?

We have been successful in getting legislation passed to protect our patients and our profession this past year. I want to continue our commitment to this. My main priority is strengthening our core. Our membership is our core, and we must increase and maintain our strength in numbers to be able to be influential with legislators and other business entities to advance our profession. My goal is to help local component societies increase their membership. Membership will be won at the local level by personal interaction that communicates the value of being a member. We will be meeting with local leaders to assist them with resources aimed at building new relationships with both new and seasoned dentists in their communities.

How do you envision the future of dentistry in Tennessee, and what role will the TDA play in shaping that future?

I believe the future of dentistry in Tennessee is bright. The state has a favorable tax structure and is investing in dentistry in Tennessee. The dental schools in our state are expanding care by placing clinics in rural areas and the state is assisting with student loan repayment. The TDA is working to assist dentists with membership and the valuable benefits that come with it. While the schools clinically train dentists, the TDA offers guidance on all aspects of their business practices as a dentist. An individual dentist cannot hire the lobbyists, business specialists, and scientific experts that the TDA and ADA can.

Can you share any insights or advice for young dentists just starting their careers?

There is no substitute for professional relationships and friendships that you can build through the TDA. These relationships ensure that you are not isolated in your profession, but rather a member of a group of like-minded individuals who understand the training you have undergone and the challenges you face each day in dentistry.

How do you balance your professional responsibilities with your personal life?

Although I am dedicated to my patients and my profession, I believe that a profession should never define a person. I have six children, and five grandchildren and I enjoy spending time with them outdoors, biking, running, hunting, fishing, and boating. Pam and I enjoy traveling with our friends and attending church.

GET TO KNOW DR. HUDSMITH

Hometown: Shreveport, Louisiana

Alma Mater: Centenary College, University of Tennessee College of Dentistry

Birthday: April 15

Favorite Color: Red

Favorite Food: Shrimp

Favorite Season: Fall

Hobby: Fishing

Favorite Music/Band: Old school rock/Rolling Stones, Aerosmith, etc.

First Job: Delivered flowers for a florist

Dream Vacation: Australia

Favorite Quote: "No one cares how much you know until they know how much you care." —Theodore Roosevelt

Bucket List Item: Wow! Too many to list. I love life.

THANK You! FOR YOUR MEMBERSHIP!



The ADA, the TDA and your local component are here to help you thrive personally and professionally as you grow your career.

We bring you useful resources that can help you balance your patients, your practice, and your life. From the latest clinical guidelines to financial management tools like insurance and retirement plans, you'll find what you need to keep your work and life on track.

If there is anything we can do to enhance your membership experience, please call us at 615.628.0208 or email tda@tndental.org. We'd love to hear from you.

The TDA welcomes the following dentists as our new and reinstated members.

First District Dental Society
Dr. David Juhn

Second District Dental Society
Dr. Mahogani Eaton
Dr. Qi Wang

Chattanooga Area Dental Society
Dr. John Shea
Dr. Joseph Julian

Fourth District Dental Society
Dr. Anne Johnson

Nashville Dental Society
Dr. Andrew Byram
Dr. Samantha Hanan
Dr. Adrienne Haire
Dr. Andrew Musso
Dr. Purvi Patel
Dr. Tyler Opiela
Dr. Zachary Shapiro

Eighth District Dental Society
Dr. Stephen Ray
Dr. Jeremy Fowler

Memphis Dental Society
Dr. Foster Hudsmith
Dr. Marena Locke

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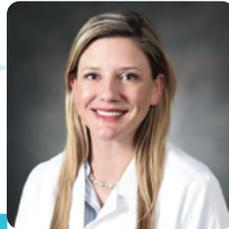
Amber Auger
Periodontal Therapy



Dr. Beth Burns
Yoga/Health



Mary Billings
Orofacial Disorders



Dr. Ashley Clark
Oral Pathology



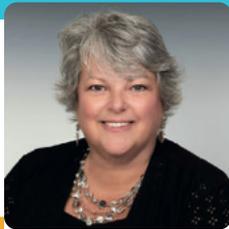
Dr. David Clark
Restorative



Dr. Marianna Evans
Maxillary Expansion



Dr. Joseph Giovannitti
Anesthesia



Dilaine Gloege
Insurance Mgmt.



Dr. Lou Graham
Diagnosis/Geriatrics



Dr. Theresa Groody
Matrix Systems



Dr. Ankur Gupta
Implants



Dr. Anissa Holmes
Practice Growth



Chelsea Homire
3D Printing



Dr. Mark Hyman
Full Mouth Rehab



Dr. Mark Kleive
Restorative



Dr. Kevin Kwecien
Complex Dentistry



Dr. David Landwehr
Endodontics



Dr. Richard Lipscomb
Restorative/Materials



Dr. Bruce McFarlane
Orthodontics



Dr. Gigi Meinecke
Botox Training



Patterson Dental
Equip. Maintenance



Dr. David Rice
Restorative



Dr. Mario Romero
Esthetics



Joshua Scott
Marketing



Janet Simpson
Radiology



Michelle Strange
Implant Maintenance



Dr. Joy Void-Holmes
Instrumentation



Dr. John Zalesky
Restorative/Prosthodontics

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2024 MCDC Recap



Learning, Growing, and Connecting in Music City:

Excellence in dentistry took center stage at the 2024 Music City Dental Conference, held in the vibrant heart of downtown Nashville. This year's event was a delightful gathering designed for the entire dental team, offering top-notch continuing education courses led by industry experts. Attendees enhanced their knowledge and skills with sessions covering the latest advancements in dental technology and innovative patient care techniques.

MCDC 2024 offered a dynamic platform for dental professionals to build a stronger, more connected dental community. As attendees return to their practices, they carry new knowledge, inspiration, and connections that will shape the future of dentistry.

See you next year for MCDC 2025: May 1-3, 2025 at the Renaissance Nashville Hotel.

Mark Your Calendar for MCDC 2025

MCDC 2025 is already on the horizon!

**Save the dates – May 1-3, 2025
Renaissance Nashville Hotel**





2024 FELLOWSHIP AWARD RECIPIENTS

The TDA Fellowship Award recognizes outstanding Tennessee dentists who make noteworthy contributions of their time and talent toward professional progress and the public they serve. It is the TDA's highest award presented annually and is awarded to no more than twelve deserving dentists each year. Congratulations to our colleagues!



First District Dental Society
DR. ANGELA CAMERON



Second District Dental Society
DR. JOSEPH HICKS



Chattanooga Area Dental Society
DR. MARIE FARRAR



Fourth District Dental Society
DR. MITCHELL TATUM



Nashville Dental Society
DR. HEATH BALCH



Nashville Dental Society
DR. RUTH ROSS EDMONDS



Sixth District Dental Society
DR. JAMES L. HUTTON III



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Eighth District Dental Society
DR. TIMOTHY CARTER



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DR. BRENTON GLASELL



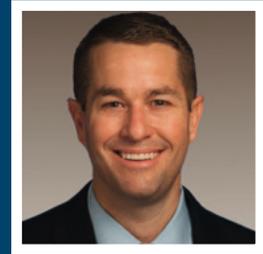
Memphis Dental Society
DR. GREG KEMP

TDA 2024 LEGISLATOR OF THE YEAR AWARDS

Senator
Shane Reeves



Representative
Clark Boyd



The Legislator of the Year Award recognizes members of the Tennessee General Assembly for outstanding support of TDA's public policy priorities and support of state oral health initiatives. TDA presented the 2024 Legislator of the Year Award to Senator Shane Reeves of Murfreesboro and Representative Clark Boyd of Lebanon.

AMPLIFY OUR IMPACT – JOIN THE CAPITOL CLUB

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TDA 2024 LEGISLATIVE RECAP

DURING THE 2024 LEGISLATIVE SESSION THE TENNESSEE DENTAL ASSOCIATION (TDA) PRIORITIZED PASSING LEGISLATION THAT ADDRESSED DENTAL INSURANCE REFORM, EXPANDED THE DENTAL SAFETY NET TO INCREASE ACCESS TO BASIC ORAL HEALTH CARE AND INCREASED FUNDING FOR DENTAL IN THE MEDICAID PROGRAM, TENNCARE. HERE ARE HIGHLIGHTS OF IMPORTANT LEGISLATION TDA WORKED ON THIS YEAR:

Dental Insurance Reform Legislation – SB 677

TDA's Dental Insurance Reform Legislation, sponsored by Sen. Shane Reeves (R- Murfreesboro) and Rep. Clark Boyd (R-Lebanon), addresses virtual credit cards, downcoding, bundling, and adds penalties to violating the current non-covered services law. It gives enforcement power to the Tennessee Department of Commerce and Insurance including the power to levy monetary penalties. See a summary of the features and impacts of this law on page 23.

Department of Health Dental Supervision Bill – HB 1679

TDA worked with the Department of Health on their bill to amend T.C.A. §63-5-108, relative to the supervision of dental hygienists to allow five (5) hygienists to work under general supervision when working in entities operated by the Tennessee Department of Health and entities participating in the state safety net program for the uninsured. TDA lobbied to include state safety net providers in the amendment.

Pharmacists and Fluoride – HB 282

TDA worked with the Tennessee Pharmacists Association to clarify language that amended the definition of the practice of pharmacy to include prescriptive authority for topical fluoride agents when prescribed according to the American Dental Association's recommendations for persons whose

drinking water is proven to have a fluoride content below the United States Department of Health and Human Services' recommended concentration. TDA offered amendatory language to clarify "topical fluoride agents."

Medicaid/TennCare Budget

TDA filed a budget amendment asking for additional funding in TennCare's dental program provider rate increases in the children's program. This increase was included in the Bureau of TennCare's original budget request, but not included in the Governor's budget. TDA was unsuccessful in getting this additional funding for 2024-25, but this will continue to be a priority for TDA in the the future.

For-Profit Rural Health Clinic – Safety Net Inclusion - HB 1985

This bill was taken off notice by the sponsor after several groups, including the TDA, opposed the change which would have added for-profit rural health centers as a provider category to the state safety net program funding.

'U.S. Department of Health & Human Services

TDA GOVERNMENTAL AFFAIRS COMMITTEE MEMBERS

- Dr. K. Jean Beauchamp, Eighth District Dental Society, Chair
- Dr. Bill Powell, Second District Dental Society
- Dr. Hope Watson, Second District Dental Society
- Dr. Ken Randall, Chattanooga Area Dental Society
- Dr. Rick Kinard, Fourth District Dental Society
- Dr. Ashish Patel, Nashville Dental Society
- Dr. Rhonda Switzer-Nadasdi, Nashville Dental Society
- Dr. Leon Stanislav, Eighth District Dental Society
- Dr. Brooklin Byrd, Memphis Dental Society

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2024 DENTAL INSURANCE LAW SUMMARY

On March 25, 2024, Governor Bill Lee signed Senate Bill 677 / House Bill 949 into law as [Public Chapter 589](#). Summary points of the law include:

VIRTUAL CREDIT CARDS:

- A dental benefit plan may not restrict methods of payment to credit card payment only.
- When initiating or changing payments using an electronic funds transfer payments, including virtual credit card payments, a dental benefit plan must:
 - notify the dentist if any fees are associated with the payment method
 - advise of the available payment methods, and
 - provide clear instructions on how to select an alternative payment method.
- A dental benefit plan that initiates or changes payments to a dentist for healthcare electronic funds transfer and remittance advice transactions may not charge a fee solely to transmit the payment unless the dentist has consented to the fee.
- Authorizes a dentist agent, when transmitting healthcare electronic funds transfer and remittance advice transactions, to charge reasonable fees for payments related to transaction management, data management, portal services, and other value-added services in addition to the bank transmittal.

DOWNCODING AND BUNDLING:

- Requires a dental carrier to make their current dental benefit plan policies or guidelines available online and send a copy of the policies to the provider through mail or electronic mail if requested by contracted providers.
- Requires the dental benefit plan to furnish providers with the following:
 - a summary of all material changes made to a dental benefit plan no less than 30 days before the change takes effect,
 - the downcoding and bundling policies that the dental carrier reasonably expects to be applied to the provider's services as a matter of policy, and
 - a description of the dental benefit plan's utilization review procedures including:
 - a procedure for a covered person to obtain a review of an adverse determination; and
 - a statement of the provider's rights and responsibilities regarding the procedure.

- Prohibits a dental carrier from offering a plan that:
 - based on the provider's contracted fee for covered services, uses downcoding in a way that prevents a provider from collecting the fee for actual services performed either from the dental benefit plan or the patient.
 - uses bundling in a way where a procedure code is labeled as nonbillable to the patient unless, under generally accepted practice standards, the code is for a procedure that may be provided in conjunction with another procedure.
- Requires a dental carrier to ensure an explanation of benefits includes the reason for any downcoding or bundling.
- Establishes that a violation of this section may subject the insurer, dental service plan, third-party administrator, etc., to sanctions by the TN Department of Commerce and Insurance (TDCI).

OTHER CONSIDERATIONS:

- Establishes that a violation of the current non-covered services law may subject the insurer, dental service plan, third-party administrator, etc., to sanctions by the TN Department of Commerce and Insurance (TDCI).
- The proposed legislation does not apply to TennCare program or the CoverKids program.

The Tennessee Dental Association does not render legal advice or opinions to individual members or other affected parties. This executive summary should not be relied upon as providing full details of the new law. The TDA strongly encourages individuals to consult personal legal counsel for a complete understanding of the features and impact of this legislation.



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GET ACTIVE TOGETHER

SOCIAL SUPPORT CAN HELP KEEP YOU MOVING

Physical activity has many benefits. Walking, running, biking, swimming, lifting weights, playing sports, and moving more can add years to your life. Physical activity can improve your health, mood, and energy levels. But sometimes, the inspiration to get moving may be lacking. That's when friends, family, and other social connections can help.

mean going to exercise classes, whether in person or online. There are even social media communities that provide social support for exercise.

Social support can help people of all ages and abilities get more physical activity, even those with chronic (long-lasting) health problems.



Social support doesn't only include people you already know. It can include groups that help get you moving, like walking or hiking clubs. It can also mean going to exercise classes, whether in person or online."

Research has shown that connecting with others, called social support, can help us get active and make changes to improve our health. Other people can help us start, continue, or increase how much we move. They can also help us make physical activity a habit.

"We still have a lot to learn about the different effects that social support can provide. But it's long been recognized that people who have greater social support tend to be more physically active," says Dr. Elise Rice, an NIH expert in behavioral and social science. "There are many different types of social support."

Social support doesn't only include people you already know. It can include groups that help get you moving, like walking or hiking clubs. It can also

THE MORE THE MERRIER

Social support can make physical activity more fun and inviting. And being active is an important goal for just about everyone.

Regular physical activity can reduce the risk of serious health conditions. These include heart disease, stroke, diabetes, and cancer. Activity can boost brain health, improve sleep, and more.

Yet most American adults do not get the recommended amounts of physical activity. That's at least two and a half hours of moderate activity, such as brisk walking, each week. Muscle-strengthening activities, like lifting weights, are also recommended at least twice a week.

Getting in that much activity might seem challenging. “But really, any amount of physical activity is better than none,” says Dr. Laurie Friedman Donze, a clinical psychologist at NIH who oversees heart health research programs. “Even short bursts of activity throughout the day can be helpful, like 5 or 10 minutes at a time.”

There are many ways that friends and others can help you get and stay active. “Companionship is part of it,” Donze explains. “Being active with someone can make physical activity more enjoyable. It can provide encouragement that keeps you going. And research has found that social support can increase self-efficacy, which is the feeling that you can do something and be successful.”

Finding physical activity you enjoy is often key to success, Donze says, “Because if you don’t enjoy it, it’ll be hard to make it into a daily or weekly habit.”

PLAN TOGETHER

Making a plan with someone and sticking to it can be especially helpful. Agree to meet at certain times to get

active together. Or agree to check in with each other regularly at specific times. You can share successes and struggles.



Research shows that interacting with others can also help you to set and meet goals. People can help each other be physically active even if they’re not exercising together.”

“If you make a plan to be active with a friend or family member, you’re more likely to keep that commitment. You’ll meet with them as promised,” Donze says. “It helps keep you accountable.” Research shows that interacting with others can also help you to set and meet goals. People can help each other be physically active even if they’re not exercising together.” They can share

information about important resources, like good exercise classes or nice places to walk or hike,” Donze says. And it can help if you make it fun. One NIH-supported study found that a game-based approach helped people get

active after hospital discharge. Study participants wore a step-tracking device. They received game points and positive feedback for meeting step goals. Each also chose a supportive partner, like a friend or family member, to help keep them accountable. The partners received email updates on participants’ progress. They also provided encouragement.



MAKING A PLAN

Making a plan with someone and sticking to it can be especially helpful. Agree to meet at certain times to get active together

“THERE ARE PLENTY OF WAYS THAT SOCIAL CONNECTIONS CAN HELP US GET MOVING. BUT IT’S ALSO TRUE THAT SOCIAL TIES ARE IMPORTANT IN THEIR OWN RIGHT. “



By the end of 12 weeks, people who had higher social engagement had a significant increase in daily steps. A follow-up study is underway to see if an online coach can boost activity even more.

OVERCOMING OBSTACLES

“Certain groups of people have specific barriers that can keep them from getting active,” Rice explains. “For instance, older adults who’ve had a major health event like a heart attack may have anxiety or concerns about being physically active. Yet activity is so important for their health and recovery.”

Some researchers have been studying how mindful practices, like tai chi, can help people with chronic conditions get active. Tai chi is an ancient mind-body practice. It involves certain postures and gentle movements. It often emphasizes breathing patterns, mental focus, and relaxation.

A team led by Dr. Gloria Y. Yeh at Beth Israel Deaconess Medical Center developed and tested different tai chi programs and classes. Their goal was to encourage physical activity in people with heart or lung diseases.

The team learned that people with serious health conditions often have worries that keep them from getting active. “They may avoid going to the gym because they feel embarrassed that they’re not able to do what other people can do,” Yeh says. “Or they may get short of breath very quickly, which can cause fear and anxiety.”

“There’s something powerful about the shared experience. They see others who have a similar medical issue who are now able to exercise.”



GET MOVING *With Others*

Build your network. Find a group for people with shared interests, like a walking, hiking, dancing, or biking club.

Make a shared routine. Commit to a walking schedule with a neighbor, family member, or friend.

Be accountable. Share your physical activity goals with people you trust. Ask for their support.

Take a class. Try a yoga, tai chi, or fitness class with a friend. You can even take a virtual class online with a friend in another town.

Join a team. Look for local softball, soccer, or other sports teams.

Family activity. Join your kids for a bike ride or throw a ball around before starting on homework or chores.

Get dancing. Go to a local dance, take dance classes, or dance with family at home.

Move more at work. Join worksite wellness and walking groups.

Get dancing.
Go to a local dance, take dance classes, or dance with family at home.

But Yeh and others found that being part of a group can have a positive impact. “There’s something powerful about the shared experience. They see others who have a similar medical issue who are now able to exercise. It sets an example: If they can do it, I can do that too,” Yeh explains. “The mindful movement classes are really about taking things in small steps, doing what you can to foster the self-confidence to do more.”

There are plenty of ways that social connections can help us get moving. But it’s also true that social ties are important in their own right. “

Social support in and of itself is really important and essential to health and well-being,” Rice says.

Source: *NIH News in Health*. For the latest news from the National Institute of Health, part of the U.S. Department of Health and Human Services, visit [newsinhealth.nih.gov](https://www.nih.gov/newsinhealth).

BRITTANY VACURA, D.D.S

NEW DENTIST CORNER

Managing student loan debt as a new dentist

As new dentists, we can all remember that gut-wrenching moment when we received an email from our loan servicer warning us that our payments would be due soon. Looking back at our time as dental students, we spent years learning the intricacies of prepping the most ideal class II restoration, administering anesthetic and memorizing mnemonics in order to pass our board exams. Seldom did we find ourselves calculating our net worth or determining which loan repayment method would work best for us. Realistically, when would we have had the time? This is something many of us must navigate on our own because there is no formal training in dental school. Not long after graduating, many of us find

ourselves wanting to get married, buy a house, buy a car, buy a practice, have children or start investing for retirement. Those first few years can feel like being stretched in so many different directions. Regardless of where life takes you, it's important to have a plan early on. Time can work in our favor but can also work against us.

The ADA is advocating for dozens of student loan reforms that would help mitigate these financial burdens, and options are available now for new dentists seeking debt relief. It wasn't until my grace period that I became overwhelmed with the thought of six-figure student loan debt. I started to do extensive

research on different repayment plans and philosophies. Here is a summary of what I've learned through my loan repayment journey.

REPAYMENT PLANS

Repayment plans can be oversimplified into the following three categories:

1. Fixed-payment repayment plans:

Those with federal loans can take advantage of a fixed-payment repayment plan, such as the standard repayment plan, which divides your total loan debt over 10 years (120 equal payments). Because the monthly payments can be high, I don't recommend standard repayment plans for those who have more than \$200,000 in student loan debt.

2. Income-driven repayment plans: Those with federal loans can enroll in an income-driven repayment plan. The most recent is called the Saving on a Valuable Education plan, which replaced the Revised Pay As You Earn plan in 2023. This repayment plan calculates your monthly payments by taking 10% of your annual discretionary income and dividing it into 12 equal payments. This plan no longer requires you to include spousal income and takes your family size into account when determining your monthly payment. Any accrued interest that is not covered by your monthly payment is eliminated, which is a huge benefit. After 25 years on this repayment plan, the remaining balance of your loans will be forgiven; however, the amount forgiven qualifies as taxable income. This repayment option can benefit new grads right out of school because it offers the flexibility of low monthly payments when your income is inconsistent or lower than anticipated.

3. Private consolidation: You can also refinance your loans through a private loan servicer for a lower interest rate, but this typically requires the loans to be repaid over a shorter time frame, such as three to five years. Although federal repayment plans tend to have higher interest rates, they offer more flexibility in terms of when borrowers are unable to make payments or want to change repayment plans. It's important to understand private loans are not eligible for federal loan repayment or public service loan forgiveness.

HOW TO STRATEGIZE

When choosing a federal repayment plan, there's no need to stress. You can technically change your mind and switch between repayment plans (although this is not recommended because each time you reapply, your interest is compounded). No matter how much student loan debt you have, many new dentists will benefit from enrolling in the income-driven repayment plan SAVE. The first few years of practicing dentistry are stressful enough, and no one wants to worry about having enough money to cover their loan payments. Income-driven repayment plans allow you to adjust or pause your payments when your income decreases or you become unemployed. Many new dentists with the intention of going into practice ownership use SAVE to keep their loan repayment expenses low while their initial practice expenses are high. Dentists who practice part time or go out on extended leave also use this repayment method since it

is directly correlated to their income. Although the SAVE plan will forgive your total balance after 25 years, many dentists will benefit from paying off their loans before 25 years. This is why having a plan early on is so important.

The goal should be finding the balance among repaying your loans in a reasonable amount of time, minimizing the interest accruing and having the flexibility to spend money on other priorities.

PUBLIC SERVICE LOAN FORGIVENESS AND LOAN REPAYMENT PROGRAMS

There are ways to pay down your student loan debt using the Public Service Loan Forgiveness program and loan repayment programs.

The PSLF program requires you to be employed full time by a U.S. federal, state, local or tribal government or not-for-profit organization. You must have federal loans and you must be enrolled in an income-driven repayment plan, such as SAVE. The PSLF program will forgive your remaining loan balance after 120 qualifying monthly payments. Unlike the income-driven SAVE plan, the amount forgiven under PSLF is not taxable.

There are many different state and federal loan repayment programs in which dentists who work in government or not-for-profit organizations can participate. These programs include those sponsored by the National Health Service Corps and Indian Health Service and typically require a two- to three-year service commitment. Although you can't participate in more than one loan repayment program at the same time, what many dentists don't know is that you can participate in both PSLF and a loan repayment program at the same time. Working for a community health center or university can keep monthly income-driven payments low. You can then use funds from a loan repayment program to make these monthly payments. You can also renew your loan repayment contracts until the total balance is paid in full or you complete 10 years of public service. Dentists who take advantage of these programs can have the majority of their student loans paid for this way.

For those in private practice who are enrolled in SAVE, loan repayment strategies require closer consideration. One must decide if participating for 25 years for the forgiveness is

worth the corresponding taxes.

REAL-LIFE APPLICATIONS

To better conceptualize these loan repayment strategies, I like to use this example of identical quadruplets. Annie, Bonnie, Connie and Donnie graduated from the same dental school with \$450,000 in student loan debt. These new dentists have a starting salary of \$180,000 with an annual increase of 3% per year.

- **Annie** participates in the standard repayment plan at 5% interest. She pays \$4,772 per month for 10 years. The total cost of the loan after 10 years would be \$572,754.

- **Bonnie** participates in the SAVE plan at 5% interest. She pays \$1,117-\$2,140 per month for 25 years. The total cost of the loan after 25 years would be \$409,223, with \$449,686 forgiven. The amount forgiven is considered taxable income, so she would owe an additional \$179,874 in taxes the year her loans were forgiven.

- **Connie** participates in the SAVE plan at 5% interest, but she works for a nonprofit organization and has enrolled in PSLF. She pays \$1,117-\$1,457 per month for 10 years. The total cost of her loan after 10 years would be \$136,142, with \$500,784 being forgiven tax free.

- **Donnie** participates in the SAVE plan at 5% interest, and she also works for a nonprofit organization. She has enrolled in PSLF and participates in the National Health Service Corps Loan Repayment Program. Her monthly payments are \$1,117-\$1,457 per month for 10 years. The total cost of her loan after 10 years would be \$136,142, but since she used her NHSC disbursements to cover her monthly payments, she had no out-of-pocket expenses, and \$500,784 will be forgiven tax free.

WORDS OF ENCOURAGEMENT

It's important to remember that our student loan debt does not define us. I believe that being informed and aware of your financial situation can provide you with the tools to achieve your goals and live an intentional, meaningful life without crippling student loan debt.

This information is for educational purposes only and should not be considered financial advice. The examples were calculated using studentloanplanner.com.

This article originally appeared Feb. 20, 2024 in the ADA New Dentist blog, newdentistblog.ada.org

Brittany Vacura, D.D.S., is a general dentist and dental director for a federally qualified health center in Sacramento, California. She graduated from the University of California San Francisco School of Dentistry in 2017 and the University of Nevada Las Vegas School of Dental Medicine general practice residency in 2018. Dr. Vacura enjoys encouraging dental students and colleagues to take charge of their finances. Over time, she hopes to recruit and mentor more new dentists into the career of community dentistry.

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