



New Dentist Roadmap

2003 Edition
Produced by the Hawaii Dental Association
Committee on the New Dentist

WELCOME

To Organized Dentistry in Hawaii!

The Hawaii Dental Association's Committee on the New Dentist would like to welcome you into our dental community. We have published this roadmap as a tool to help you establish your dental career and to practice in our state.

While we have attempted to provide a comprehensive list of information to aid you in establishing your practice, it is not possible to produce an all-encompassing manual on starting a business in Hawaii; however, it is our hope that this roadmap will offer the information that you need to get started.

If you have any comments or additions you would like to see included in future editions, please contact the New Dentist committee chair or the Hawaii Dental Association office.

On behalf of the Hawaii Dental Association we would like to wish you the best of luck in your practice!

Aloha,

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I. Organized Dentistry

The American Dental Association (ADA), the Hawaii Dental Association (HDA), and the local dental societies comprise a tripartite system in which dentists benefit from all three levels of membership. The transition of your student membership to that of a regular active member is made at no cost. In addition, recent graduates are eligible for reduced dues for a few years following graduation. Submission of the enclosed membership application facilitates membership in all three components of the tripartite system.

A. American Dental Association

Benefits and Services

Contact the ADA for more detailed information or descriptions of the following ADA member benefits:

- Federal OSHA regulations and infection control information
- Practice management publications and seminars
- Dental practice surveys
- Demographic Reports
- Library services
- HIPAA information
- ADA publications
- Catalog sales: books, patient education brochures, videos, manuals (ADA Department of Salable Materials 800-947-4746)

Financial Services

- Credit card services for dentists and patients
- Eligibility for home mortgages
- Retirement and investment programs

Insurance Services

- Major medical
- Professional liability plans
- Overhead coverage plans
- Disability income plans
- Term and universal life insurance plans

Legal Affairs

- OSHA regulations
- AIDS-related issues
- Antitrust laws
- Federal Law issues
- Insurance contract appraisals
- HIPAA regulations

Advocacy

- Your voice in Congress, addressing critical issues such as OSHA, HIPAA, Drug Enforcement Administration (DEA) rules, and National Data Bank regulations.

AMERICAN DENTAL ASSOCIATION

211 East Chicago Avenue
Chicago, Illinois 60611-2678
(312) 440-2500 Phone
(312) 440-2898 Fax
(800) 621-8099 Members Only
www.ada.org ADA Online

B. Hawaii Dental Association

Benefits and Services

Contact the Hawaii Dental Association (HDA) for more detailed information or descriptions of the following member benefits:

Peer Review

You can take advantage of the peer review system. A confidential and voluntary mechanism offering dentists and patients a chance to mediate their differences and avoid costly and needless litigation.

Government and State Relations

Be a part of HDA's voice in the Hawaii State legislature. HDA monitors all dental-related bills, and serves as a liaison between state agencies and the dental profession, and lobbies to protect the best interests of all Hawaii citizens.

Continuing Education

Continuing education is a requirement for relicensure in Hawaii; HDA and the component societies offer a wide variety of CE programs throughout the year and at the Hawaii Dental Association's annual convention, "The Hawaii Meeting".

Publications and Resources

Stay informed with the bi-monthly publication, the HDA Dental Journal, the monthly HDA memo, and the HDA Membership Directory.

Member Assistance Programs

Members can obtain relief help through the HDA Relief Fund as well as confidential support for chemical dependence, medical and emotional problems through the HDA Well Being Committee. Call the HDA office for more information.

Reduced Fees Program for New Dentists

Recent graduates are eligible for reduced annual dues for three years after graduation. The following percentages represent your portion to pay against current Full Active dues. Please see table below.

<u>Year</u>	<u>ADA</u>	<u>HDA</u>	<u>County</u>
Year of Graduation	\$ 0	\$ 0	\$ 0
1 st Year Out	0%	25%	25%
2 nd Year Out	50%	50%	50%
3 rd Year Out	75%	75%	75%

HAWAII DENTAL ASSOCIATION

1345 South Beretania Street, Suite 301

Honolulu, HI 96814

(800) 359-6725 Toll free

(808) 593-7956 Phone

(808) 593-7636 Fax

Email: hda@hawaiidentalassociation.net

Website: www.hawaiidentalassociation.net

C. Component Society Benefits and Services

Each component society sponsors continuing education programs and offers other benefits. For more information please contact the county president via the HDA office and make plans to attend the next component society meeting.

II. State Board of Dental Examiners

A. Dental Licenses

Contact the Hawaii State Board of Dental Examiners to request the current licensing requirements and an application for licensure examination, along with the *Hawaii Administrative Rules*. Currently, the dental license fee is \$170. Please allow four to six weeks for the processing of your application. Renewal is required every two years on December 31st of odd years.

B. Dental Specialties

If you have completed an approved specialty training program, you should apply to the State Board of Dental Examiners for identification as a specialist. You cannot advertise to limit a practice to a specialty area without a specialty license. Renewal is required every two years on the anniversary of your birth.

C. Dental Hygienists

All dental hygienists must be licensed by the state to practice dental hygiene and must practice under the direct supervision of a dentist. The current license fee is \$110 and a license must be renewed every two years. Contact the Hawaii State Board of Dental Examiners to request an application.

D. Dental Assistants

If you use the services of a dental assistant, the *Hawaii Administrative Rules* provides a comprehensive list of the duties and procedures dental assistants are permitted to perform. Dental assistants must be certified in dental radiology in order to expose dental radiographs.

E. General Anesthesia/ Parenteral Anesthesia

You need a permit to administer general and parenteral anesthesia. The current fees are \$50 every two years to administer anesthesia. You do not need a permit to administer nitrous oxide or local anesthesia. General anesthesia permits are valid for 2 years. To obtain these permits you must have completed specialized training in these areas and must apply and pay fees to the Hawaii State Board of Dental Examiners.

F. Continuing Education Requirements

Beginning January 1, 2002, the Hawaii State Board of Dental Examiners requires 32 hours of Continuing Education per 2 year cycle for license renewal, 4 hours of which must be CPR. The Hawaii Dental Association and the component societies offer CE seminars throughout the year. In addition, numerous groups and companies also organize CE courses at various times and locations.

STATE BOARD OF DENTAL EXAMINERS
Department of Commerce and Consumer Affairs
1010 Richards Street
Honolulu, HI 96813
(808) 586-3000

Website: www.state.hi.us/dcca/pvl/areas_dentist.html
Hawaii Administrative Rules: www.state.hi.us/dcca/pdf/har_79-c.pdf

III. Drug Licenses

As a new dentist, you must register with the Hawaii Department of Public Safety and the Federal Drug Enforcement Administration (DEA) before dispensing, prescribing, administering or ordering controlled dangerous substances within the State of Hawaii.

A. Certificate of Registration Uniform Controlled Substances

You can obtain an application for a certificate by contacting the Narcotics Enforcement Division. The fee is currently \$60 per year. You must obtain a state controlled substance number prior to applying for a federal DEA number. You will not receive full status until DEA number confirmation.

HAWAII DEPARTMENT OF PUBLIC SAFETY
Narcotics Enforcement Division
Controlled Substances Registration
711 Kapiolani Boulevard, Suite 1422
Honolulu, HI 96813
(808) 594-0150

B. Drug Enforcement Administration (DEA) License

You can obtain an application for licensure to prescribe controlled substances from the DEA at the address listed below. The current fee is \$210 for a three year license. A current Hawaii Controlled Substances registration number is required for an application.

DRUG ENFORCEMENT ADMINISTRATION
P.O. Box 50163
Honolulu, HI 96850
(808) 541-1930

IV. Regulatory Agencies

A. Radiation Safety

Radiation Control and X-ray Registration

Copies of current radiation rules and regulations are available upon request. There is no fee for registration. Inspections of all x-ray equipment are performed once every three to five years by the Department of Health. Once an x-ray machine is installed, it must be registered with the Department of Health within 10 days of use. The use of lead aprons is required by law. New construction or renovation requires an area survey be done by a physicist to determine x-ray safety. The office listed has a list of physicists to use.

DEPARTMENT OF HEALTH
Noise and Radiation Branch
591 Ala Moana Boulevard, Room 133
Honolulu, HI 96813
(808) 586-4700

Medical Waste Disposal

Regulations regarding medical waste disposal are the responsibility of the Solid Waste Branch of the Department of Health. Medical waste should be disposed of by a registered waste carrier. No permits are required.

DEPARTMENT OF HEALTH
Solid Waste Branch
919 Ala Moana Boulevard., Room 212
Honolulu, HI 96814
(808) 586-4240

Infection Control (HIOSH)

Hawaii Occupation Safety & Health (HIOSH) and the Federal Occupational Safety and Health Administration (OSHA) have strict requirements for waste management, infection control, employee safety and training, and hazardous chemicals. Contact HIOSH for an extensive handbook on their requirements.

DEPARTMENT OF LABOR & INDUSTRIAL RELATIONS

HIOSH Division
Consulting and Training Branch
830 Punchbowl Street, Room 427
Honolulu, HI 96813
(808) 586-9100

Consultation and training services: (808) 586-9100
Complaints, inspections and citations:
Occupational health: (808) 586-9090
Occupational safety: (808) 586-9110
Occupational health and safety library: (808) 586-9131

V. Employees

A. Interviews

There are a number of legal statutes and restrictions you must follow regarding fair employment practices (e.g., discriminatory questions are not allowed). These restrictions also extend to hiring and dismissal processes.

Listed below are specific organizations in Hawaii which give information concerning these issues. The American Dental Association (800) 621-8099 also has resources on this topic. You may also seek other publications or guidance from an attorney.

DEPARTMENT OF LABOR AND INDUSTRIAL RELATIONS

830 Punchbowl Street

Honolulu, HI 96813

(808) 586-8842

HAWAII CIVIL RIGHTS COMMISSION

830 Punchbowl Street Room 411

Honolulu, HI 96813

(808) 586-8636

B. Employment Eligibility Verification

Contact the U.S. Immigration and Naturalization Service and request form I-9. Hiring of illegal aliens is prohibited. Verification of all new employees must be made, whether a citizen or national of the U.S. Immigration Service to work in the United States. U.S. Immigration and Naturalization Services. (808) 532-3721

WAGES AND HOURS AND CHILD LABOR

Enforcement Division

830 Punchbowl Street Room 340

Honolulu, HI 96813

(808) 586-8777

C. Workers Compensation & Temporary Disability Insurance

UNEMPLOYMENT INSURANCE

Employer Services Section
830 Punchbowl Street, Room 437
Honolulu, HI 96813
(808) 586-8913 or (808) 586-8914

DISABILITY COMPENSATION*

Disability Compensation Division
830 Punchbowl Street, Room 211
Honolulu, HI 96813
Worker's Compensation: (808) 586-9161
TDI: (808) 586-9188
Prepaid Health Care: (808) 586-9188
*Disability Compensation Insurance is mandatory.

D. Posters

There are a number of posters you must display in your dental office for employees. Contact the following agencies to obtain these posters and for more information.

DEPARTMENT OF LABOR AND INDUSTRIAL RELATIONS

Division of Occupational Safety and Health
P.O. Box 3680
Honolulu, HI 96811-3680

DISABILITY COMPENSATION DIVISION

P.O. Box 3769
Honolulu, HI 96812-3769
TDI (808) 586-9188, WC (808) 586-9161, HC (808) 586-9191

DEPARTMENT OF LABOR

830 Punchbowl Street, Room 340
Honolulu, HI 96813
(808) 586-8777

VI. Taxes

A. Local Property Tax on Business Property

Contact your local city hall or assessor's office to determine what local taxes apply. Also contact the local city or town zoning official for specific zoning laws.
Honolulu property tax: (808) 527-5500.

B. Internal Revenue Service

To obtain forms call (800) 829-3676 or the Local IRS Office.

INTERNAL REVENUE SERVICE

800 Ala Moana Blvd
Honolulu, HI 96813
(808) 539-2099
08:30 am – 4:30 pm M-F
www.irs.gov

C. Federal Tax Identification Number

This number is required for all businesses that have employees. Request an application form SS-4 to obtain a federal tax ID number by mail (it will take 4-5 weeks by mail). The following forms must also be requested:

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

D. Employee Tax

You must pay employees monthly withholding taxes and file quarterly reports to the IRS and to the State of Hawaii. Federal taxes, social security taxes, and medicare taxes are also required to be withheld from each employee's paycheck and forwarded to the IRS, either monthly or quarterly. If you are self-employed, you must make quarterly estimated tax deposits based on your salary. Consult an accountant on the proper way to fulfill this requirement.

STATE OF HI DEPARTMENT OF TAXATION

830 Punchbowl Street
Honolulu, HI 96813
(808) 587-4242 Tax info
(808) 587-7572 Tax forms
www.state.hi.us/tax

E. Quarterly and Annual Tax Returns

There are different ways to file these forms depending on your business status (Professional Corp., Limited Liability Company, partnership, etc.). Contact your accountant for more information.

F. Federal and State Unemployment Tax Assessment

These payments are based on the previous three-year history of the practice (even if it was under a previous dentist's name). In most cases, the percentage rate assigned to the practice is multiplied by the total payroll of the previous quarter. You will receive proper forms and instructions after you obtain your federal and state tax numbers. You will need an unemployment insurance number: Form UC – 1, Form UC – 86 (if business is purchased or transferred)

G. State of Hawaii General Excise Tax and Withholding

Hawaii does not have a sales tax, we have a GE tax on everything, including dental services. You may get a GE Tax number and Employer's Withholding number with one form: Form GEW-TA-RV-3. You may get it through the mail but it will take 3-4 weeks or you may go to the state office and get it the same day.

H. Electronic Payment of Taxes

The State of HI accepts electronic payment for GE and withholding taxes. Please see the Electronic Payment FAQ for more information.

<http://www.state.hi.us/tax/announce/2002ann04.htm>

<http://www.state.hi.us/tax/tir/tir99-01.htm>

<http://www.state.hi.us/tax/tir/tir95-06.htm>

For information on filing your federal taxes electronically, see

<http://www.irs.gov/efile>

<http://www.eftps.gov>

or request publication on 966 and publication 3425

VII. Other Useful Information

A. Accountant/Attorney

Contact local dentists, and see who they use or recommend. Consider choosing one with experience with dental professionals. Have your attorney review all legal documents prior to signing.

Discuss the following types of practice/associateship with accountant:

Corporation

Sole proprietor

Partnership

Independent contractor

Employee

B. Advertising

Research your market and decide how best to reach your target population with the funds you have allotted. You can purchase lists of new residents in your area. Be creative!!

Internal

Community involvement.
Patient referrals.
Professional reputation.
Recalls.

External

Visibility/Location.
Telephone Yellow Pages
(general area and local)
Announcements.
Newspapers, flyers, television, schools.

C. Americans with Disabilities Act

The Americans with Disabilities Act (ADA) is a federal law that regulates how disabled patients and employees are treated. There are several guidelines to follow to make an office handicap accessible. Contact the American Dental Association at (800) 621-8099 for further information and a copy of the current requirements.

D. Answering Service

Your patients should be able to contact you at all times. Establish contacts with colleagues to cover emergencies when you're on vacation. Consider the following: answering service, answering machine, pager (with voice mail), and fax machine.

E. Bookkeeping

Pick a system that is best for you, one that is easy to understand, provides complete and concise information needed by your accountant to prepare accurate tax records, guards against theft and employee error, and helps you assess your financial progress.

Pegboard System:

Includes a day sheet, ledger cards, receipt/routing slip (optional), and bank deposit slip/business analysis summary.

Computer System:

Shop around to find a system that best suites your needs. Order at least several months in advance of desired use. Can also include many other benefits such as: scheduling, billing, insurance claims, management reports, recall system, payroll, word processing, patient history/records, inventory, quality assurance.

Other Tips:

- *Use window envelopes – saves time in addressing.
- *Keep accurate expense records.
- *Other funds: petty cash, change fund.
- *Taxes: Save everything for at least 7 years as a rule of thumb.

F. Contract Analysis (Practice Purchase)

Know what you want, what you are willing to compromise on, and what you are not. Create a situation equally beneficial to both parties for the best working relationship. Consult an attorney before you sign anything. If you are considering a buy-in/buy-out, have an accountant review books and tax returns.

G. Credit Cards

Office – Consult a merchant credit card processing company, generally through your bank, or see Yellow pages under “Credit Cards”.

Personal – Compare interest rates; they vary widely. Avoid large balances, relatively high rates with respect to credit. Pay off higher interest credit with lower rate loans. Compare penalty fees (negotiable).

H. Dental Equipment

A large initial expense; can lease over time with purchase agreement. Can be ordered through a local representative or by mail. Buy what you need, buy good equipment, and be able to use what you buy right away. Consider function and image. New equipment is modern and attractive and should require little or no maintenance or repair. Order 3-6 months prior to opening. Make sure installation is included as well as maintenance and warranty. Consider used or refurbished equipment: Costs about one-quarter to one half of the amount of new equipment, but may have little or no warranty, and may require more service or repairs. Check JADA, other journals, and the HDA Journal.

I. Dental Repairs

Consult local reps and peers in your community for names. Local supply companies may have their own repair personnel; or find an independent repair person.

J. Dental Supplies

- A significant amount of overhead.
- Order about 3 months before opening.
- Consider service and cost when choosing a supply company.
- Options: dental supply company, mail-order company, local supply company, buying service or co-op.
- Prepare a list of needed supplies and collect bids from companies in order to get the lowest price.

K. Office Supplies

- Find a local print shop or mail-order company to order: letterhead, prescription pads, patient forms, professional stationary, etc.
- Order about 3 months in advance.
- Keep an accurate inventory-review often.

L. Financing Service

Consider: Personal resources, bank loans, small business association (SBA), insurance companies, leasing companies, owner financing (i.e., in a buy-in/out-out). Check out all your options and shop around: find a competitive interest rate and repayment schedule that fits your current and future needs.

Make sure the principal loan is enough to cover your needs (e.g., purchase of equipment, leasehold improvements, and operating costs for up to 6 months.) You may also want to include living expenses for a period of three to six months.

Know what you want, where you want to practice, and when you want to start. Be prepared: Write a loan request and business plan. Submit with resume. Show practice objectives where you see yourself in five to seven years.

Project yearly figures in a pro forma, including when you will potentially be able to pay back the loan.

Present a market analysis of the area in which you wish to practice, and support your choice with reasons why and how you can be successful there.

Include state of personal assets and liabilities.

M. General Banking Services

- Choose a bank that best suits your needs.
- Consider availability, hours, drive-up service, ATM's, branches, night deposits, locations, and service charges.
- Decide what types of accounts and securities are right for you.

N. Insurance

Contact a recommended agent in your area, preferably one with experience in the dental field. Consider ADA, and other such group policies. Ask about the financial soundness of the insurance company and its experience with dental claims.

Malpractice

Claims Made Policy: Need to purchase adequate "tail" coverage when policy is canceled.

Occurrence Policy: More costly, covers all claims arising from the time policy is in force, even if policy has expired.

Things to remember:

- Know what is not covered.
- Determine Limits: recommend \$1 million each incidence, \$3 million annual aggregate (at a minimum).
- If applicable, make sure coverage includes; conscious sedation, general anesthesia, multiple office coverage, and dental implants.
- Policy should cover acts of omission of employees and auxiliaries.
- Ask about consent to settle/extended reporting endorsement.

Life

Term life insurance: Cheaper, only death benefit.

Universal life/variable life: More expensive; has cash value.

Things to remember:

- Know the scope of coverage and exclusions.
- Renewal should be guaranteed regardless of age or health.

Disability

Things to remember:

- Purchase while young and healthy – may be strictly underwritten.
- Individual policy probably better, but more expensive.
- Tax advantage to paying premiums from personal income, not corporate, then if disabled, benefits are not taxable.
- Own occupation – should not prevent you from doing other types of work.
- Maximum Benefit Amount: about two thirds of your pre-tax net income.
- Maximum Benefit Period: should be until at least 65 years of age.
- Waiting Period: 30-90 days typical until benefits begin.
- Make sure definition of disability does not change in 5-10 years.
- Women look for sex-indiscriminate rates.
- Non-cancelable policy.
- Guaranteed renewal; premium rates should also be guaranteed.
- Residual Benefits: partial disability
- Consider amount of time lost vs. amount of income lost; how is monthly rate figured out?

Health/Medical

Things to consider:

- Traditional Fee for Service vs. managed care (i.e., PPOs, HMOs).
- The deductible.
- Maximum benefit.
- Co-insurance features (usually 80% covered; 20% co-pay).
- Duplication of coverage.
- If you have more than one insurance.
- Study what the policy does and does not cover.
- Make sure there is guaranteed renewal.
- Consider hospital indemnity insurance; it pays fixed amount each day you are hospitalized.

Business and Property Liability

Overhead expense: When totally disabled, covers general overhead (e.g., bills, salaries). Generally payable no more than two years.

Workers compensation: Is required for all employees.

Office liability: Bodily injury and property damage incurred by others for which you are held liable.

Personal liability: e.g., slander, defamation of character, wrongful arrest.

Hazards: Fire, theft, water damage.

Employer's non owned auto: Covers staff if running office errands, etc.

O. Janitorial and Laundry Service

Contact services needed about one month in advance of opening.

P. Medicaid

If you wish to participate with Medicaid, contact the Med-Quest Division at (808) 692-8099 for further information.

Q. Plumbers, Electricians, and Contactors

- Ask peers, friends, and check the telephone Yellow Pages.
- Make sure it is a reputable person who is licensed and insured.
- Most building or renovating that involves plumbing or electrical work requires a building permit. Contact the building inspector at your city or town hall.

R. Savings and Retirement

- Consult a financial planner on various options.
- Pay off loans as soon as possible.
- Diversify: learn advantages and disadvantages of potential investments.
- Set long-range goals.
- Tax considerations for employee retirement plans.
- Must be applied equally with all employees.
- Consider types of tax-exempt funds.
- Know allowed amounts.
- Tax professionals advise putting away 10% of your net income towards retirement.

S. Trash Pick-up

- Routine: May be provided by community, if not, contact a local hauler.
- Medical waste: should be removed by a proper hauler. (See section on medical waste disposal in chapter on regulatory agencies.)

T. Waste, Sewer, and Telephone Hook-up

Contact local utilities several months in advance.

VIII. Frequently Asked Questions in Dentistry

What should I look for in an associateship contract?

There are many variations present, however, some basic principles should be followed. Careful evaluation of the practice and practitioner is vital. You should feel comfortable in the practice. You should not sign a contract until consulting a legal advisor who is willing to provide assistance in evaluating a prospective contract.

What is the difference between HIOSH and OSHA?

HIOSH (Hawaii Occupational Safety and Health) is the Hawaii state-approved OSHA (Occupational Safety and Health Administration) plan. There is a very little difference between Hawaii requirements and the more widely published OSHA regulations. Hawaii follows the federal plan about 99%; it is not more stringent than the federal.

What should I do if I get sued in a malpractice case?

You should notify your professional liability carrier who will help you with this matter.

Is there help for dentists with an addiction problem, e.g., alcohol or drugs?

Yes, HDA offers a confidential service: the HDA Well Being committee, (808) 593-7956. A dentist who is an expert in assisting colleagues with addiction problems will speak to you and help you. This service is totally confidential and open to all dentists in Hawaii.

If patient requests a copy of their dental records, what should I do?

You must provide a copy of patient records to the patient regardless of any unpaid balances. Requesting records and paying bills are two separate issues; however, never provide the original record. Requests for records should be in writing. Reasonable costs incurred by the dentist in making copies of records can be charged to the patient.

How long do I have to keep the dental records of patients?

The dentist shall retain dental records in the original or reproduced form for a minimum of seven years after the last data entry, except in case of minors whose records shall be retained during the period of minority plus seven years after the minor reaches the age of majority

How do I dispose of Hazardous waste and sharps in the office?

Hazardous waste must be collected in an approved hazardous waste disposal unit and must be picked up by registered waste disposal company; you must keep written records of its destruction. Sharps must be packed in a puncture-proof container and may not be disposed in a landfill unless sterilized and mechanically destroyed beyond recognition. Contact the Hawaii Solid and Hazardous Waste Branch (808) 586-4240.

What tasks can staff members legally perform in the office?

A detailed list of guidelines for staff members; including dental assistants and hygienists, can be obtained from the State Board of Dental Examiners. It lists every procedure done in the office and which personnel are qualified to perform that procedure. Call (808) 586-2702 to obtain the list of guidelines or see the website.

What types of insurance should I have?

A basic package for all new dentists should include life, health and malpractice insurance. Most malpractice insurance companies also cover property, liability, and business overhead insurance. The Hawaii Dental Association can provide you with the name of an endorsed insurance company, call (808) 593-7956. The American Dental Association also provides many insurance plans as a membership service and would be glad to discuss your needs. Call the ADA at (800) 621-8099.

How do I decide whether to join a closed panel capitation or HMO type plan?

Each individual's needs should dictate his or her actions. However, before signing any plan contact the ADA, which provides a free member service for evaluating contracts, listing pros and cons, but leaving the ultimate decision up to you. ADA also offers a computer spreadsheet program, Financial Impact Analysis of Plan Contracts, for Lotus 1-2-3 and Microsoft Excel. Call the ADA at (800) 621-8099 for more information.

How do I select a good lab?

Ask practitioners in your area or fellow members of your local component society for recommendations. You may also visit labs in your area to monitor the quality of their work and choose which lab you feel most comfortable with.

How do I go about selecting a company for dental supplies or equipment?

Dental supply purchases can be obtained through a full-service dealer who will take care of purchasing, installation, and perhaps financing of your equipment or supplies. Obtaining supplies through a mail order company will usually place the responsibility of the above mentioned on you. A good place for exposure to dental supplies would be at a dental convention, such as the HDA Annual Session, *The Hawaii Meeting*, held annually in January.

What about accounting and financial planning?

Virtually all levels of organized dentistry offer continuing education seminars in financial planning. Attend as many of these as possible before selecting an accountant, stockbroker, or financial planner. A prudent individual will weigh the advantages and disadvantages and not rush into a contractual agreement regardless of pressure through commercial contacts. Your local bank may also be able to provide you financial planning services.

Why should I join organized dentistry?

Practitioners should always become active in their professional association because it can assist in building their practice, advancing their career, serve as a source of continuing education, and assist in gaining recognition from peers. HDA represents your best interests on local, state and national issues. ADA provides a wide range of benefits and services that would not be available otherwise. The publication of this manual would not have been possible without the help of active HDA committee members.

IX. Checklist for Starting a Practice

- Obtain a Hawaii dental license.
- Join the Hawaii Dental Association (optional)
- Obtain a specialty license (if applicable).
- Obtain a Drug Enforcement Administration (DEA) number.
- Choose an accountant and attorney.
- Develop a business plan.
- Apply for a loan.
- Ensure proper zoning.
- Obtain a building permit.
- Follow the Americans with Disability Act (ADA) regulations.
- Arrange for x-ray machine registration and inspection.
- Get general and/or parenteral anesthesia permits (if applicable).
- Arrange for appropriate medical waste disposal.
- Follow infection control requirements (OSHA/HIOSH).
- Apply for Federal Tax I.D. Number.
- Apply for Hawaii General Excise Tax Number.
- Arrange for Workers Compensation and Temporary Disability insurance.
- Purchase insurance:
 - Professional liability (required)
 - General liability
 - Contents
 - Business overhead
 - Disability
 - Life and health
- Insert a telephone Yellow Pages listing.
- Purchase dental equipment.
- Purchase dental supplies.
- Select a dental laboratory.
- Order professional stationary.
- Purchase office supplies.
- Select a bookkeeping system.
- Make arrangements for utilities.
- Open a business bank account.

X. We need your feedback

We hope this Dental Roadmap is helpful in successfully establishing your dental practice. The creation of this booklet by the members of the HDA's New Dentist Committee is a new venture. Your comments will enable us to update and improve this resource in subsequent years. We appreciate your time in completing the brief survey and returning it to:

*Hawaii Dental Association
New Dentist Committee
1345 South Beretania St.
Honolulu, HI 96814
or you may fax it to (808) 593-7636*

HDA New Dentist Roadmap User Survey

1. Was the New Dentist Roadmap helpful in establishing your dental practice? ___ Yes ___ No
2. Was there information you found to be incorrect? ___ Yes ___ No

If yes, please comment:

3. Did we leave out information you would have found beneficial? ___ Yes ___ No

If yes, what additions should be made?

4. Do you have any suggestions for improvement of this resource?

5. List any topics you think the New Dentist Committee should address:
